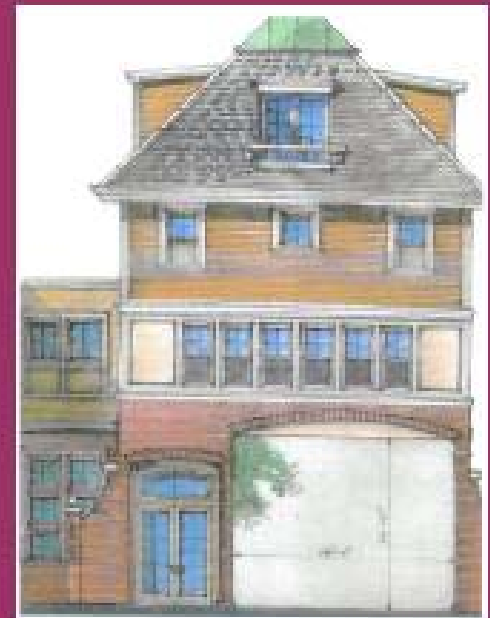
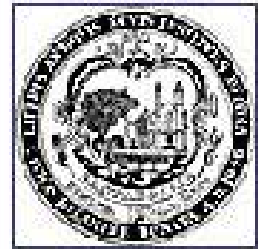


City of Cambridge Consolidated Plan

Action Plan for Fiscal Year 2006



Cambridge Community Development Department
May 2005



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	B-05-MC-25-0005	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
City of Cambridge		MA250396 CAMBRIDGE	
Community Development Department		DUNS: 076584341	
344 Broadway		City of Cambridge, Massachusetts	
Cambridge	Massachusetts	Community Development Department	
2139	Country U.S.A.	CDBG/HOME Division	
Employer Identification Number (EIN):		Middlesex	
46-0001383		7/1	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
To address the needs of Cambridge's low & moderate income residents the following programs will be funded for the duration of the 2006-2011 ConPlan. Programs: development of affordable housing (rental/homownership); rehab of units; public services; economic development; and public facilities improvements		Areas Affected by CDBG: All housing and public services programs are citywide and are low mod direct benefit, whereas economic development programs are targeted toward income eligible microenterprises and residents/businesses located in the NRS. Public facilities are determined on low mod area benefit	
\$CDBG Grant Amount: \$3,614,262	\$Additional HUD Grant(s) Leveraged: \$2,100,000 and \$500,000	Describe: See attached detailed list	
\$Additional Federal Funds Leveraged: \$939,665 See attached detailed list		\$Additional State Funds Leveraged: \$7,539,611 See attached detailed list	
\$Locally Leveraged Funds: \$11,274,705 See attached detailed list		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$320,000		Other (Describe) \$21,316,033 See attached detailed list	
Total Funds Leveraged for CDBG-based Project(s) \$41,390,914			
Home Investment Partnerships Program		14.239 HOME	

HOME Project Titles: Affordable Housing Development		Description of Areas Affected by HOME Project(s): Low/Mod residents living in Cambridge	
\$HOME Grant Amount: \$1,139,647	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles: Homeless Shelters		Description of Areas Affected by ESG Project(s): Homeless Shelters in Cambridge	
\$ESG Grant Amount: \$139,616	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: 8th	Project Districts: 8th		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Janet	L.	Cudmore-Boswell
CDBG/HOME Manaager	617-349-4600	616-349-4669
jcudmore@cambridgema.gov	www.cambridgema.gov/~CDD	Other Contact
Signature of Authorized Representative		Date Signed

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

The City of Cambridge's fiscal year 2006 One-Year Action Plan covers the time period from July 1, 2005 to June 30, 2006. The Plan describes the City's initiatives to:

- Create a suitable living environment for its residents,
- Promote neighborhood revitalization,
- Increase the City's stock of affordable housing,
- Promote economic revitalization and increase economic opportunities for its residents and
- End chronic homelessness within the City.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies these Departments work with as needed. These initiatives are consistent with guidelines set-forth by the U.S. Department of Housing and Urban Development (HUD) in accordance with the regulations governing the utilization of Federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

The actual level of funding Cambridge receives from HUD is determined annually and is based upon a formula all entitlement communities are subject to, in relation to HUD's overall annual budget. For fiscal year 2006, Year One of the Five-Year Plan, Cambridge will receive \$3,614,262 in Community Development Block Grant (CDBG) funds, \$1,139,647 in Home Investment Partnership Act (HOME) funds, \$500,000 in additional HOME CHDO funds and \$139,616 in Emergency Shelter Grant (ESG) funds. Because the actual funding level is governed by HUD's annual budget it is impossible to project future funding levels.

The Primary Activities, Objectives and Goals for fiscal year 2006 are as follows:

Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG program is to preserve and expand the City's stock of affordable rental and home-ownership units. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program.

The Primary Objectives are as follows:

- Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The goals for fiscal year 2006 are to create 45 new affordable rental units, add 65 affordable homeownership units to the City's stock, preserve the affordability of 50 rental units, and to stabilize 50 units through rehabilitation.

Community Planning

Cambridge's Community Planning Division plays an integral part in shaping the City's development and how that development is designed and enacted. Policies are formed with public awareness community and interaction. Community Planning also provides high quality technical assistance to City staff and residents and provides information to the public on various planning and zoning initiatives. The Department also staffs and assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing development proposals.

The Primary Objectives are as follows:

- Preserve and strengthen Cambridge's residential neighborhoods and their diverse population,
- Enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.
- Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial districts, and review infill development throughout the city.

The goals for fiscal year 2006 are to provide technical assistance to 12 staff members, create 125 GIS maps, 100 presentations, produce materials for 4 major projects and 4 planning initiatives, provide 1,400 residents and interested parties with technical assistance on planning and zoning, conduct 110 meetings with residents, neighborhood groups and interested parties, review 20 urban design and master plans, assist in 24 meetings of the Planning Board and provide technical assistance for 3 park renovations and 5 projects.

Economic Development

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

The goals for fiscal year 2006 are to graduate 7 to 9 residents from the Just-A-Start Biomedical Degree program, maintain 22 residents' place in from the Cambridge Health Alliance Career Advancement Program, provide counseling and technical assistance to 90 income-eligible micro-enterprise and potential micro-enterprises and assist 12 income-eligible retailers with grants through the Best Retail Practices program.

Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Providers. The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work the Department of Human Services undertakes is impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: Training and counseling for gainful employment; Legal services for at-risk families and individuals; services for Battered and Abused spouses; Child Care services; counseling and support initiatives for at-risk Youths and their families; programs for the City's Seniors and various General services which do not fit easily into a HUD specified category. The Department of Human Services also administers the City's Continuum of Care and ESG programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

The Primary Objectives are as follows:

- To create or support a broad array of services and opportunities for families and youth,
- To create or support services for senior citizens and persons with disabilities residing in Cambridge,
- To offer legal support and services to public & private housing tenants in eviction cases.
- To offer age-appropriate services to disadvantaged and underserved youths.

- To create or support domestic violence and abuse prevention and treatment for adults and youth,
- To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.
- To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

...And the Objectives for the Emergency Shelter Grant (ESG):

- Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.
- Provide quality day drop-in services to homeless youth in Cambridge,
- Provide quality Emergency Shelter services to homeless men in Cambridge

The goals for the one-year period ending June 30, 2006 are: provide vital support services to approximately 3,200 low and low-moderate income, provide vital support services to approximately 300 elders and individuals with disabilities, provide vital support services to approximately 65 low-moderate income individuals, families and their children, provide vital support services to approximately 250 low and low-moderate income youths, provide domestic violence-related services to approximately 250 low-moderate income adults and children, provide essential employment programs to approximately 250 youth and young adults, provide vital childcare support services to approximately 60 parents and childcare providers – all through a variety of Public Service grants and programs.

For the ESG program the goals for the one-year period ending June 30, 2006 are: to provide funding to homeless shelters that will specifically serve approximately 980 individuals from the target population of single homeless women and homeless children and families and people with disabilities, provide funding to homeless services provider(s) that will serve over 1,000 homeless youths and to fund homeless shelters that will serve a target of 2,124 homeless men.

Additional Activities

Neighborhood Revitalization Strategy

The City has created a new Neighborhood Revitalization Strategy (NRS) area and has slightly amended its current NRS area. The new NRS area, NRS West, focuses on the Rindge Towers and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. The amendment to the initial NRS area established in 2002 with 1990 census data, now the NRS One-Amended, re-draws the boundaries of the original area using 2000 census data. The time frame for this NRS will also be amended to be in concert with the NRS West and the 5-Year Consolidated Plan, running from July 1, 2005 to June 30, 2010.

Community Development Block Grant Budget for FY2006		
<u>Community Development Operating:</u>		
CDBG Staff Admin		137,593.00
Housing Admin		79,254.00
Comp. Planng.		283,308.00
Public Fac./Proj. Ex.		38,966.00
Housing/Proj. Ex.		232,108.00
Multi-Family/Proj. Ex.		78,445.00
JAS Housing Delivery		95,994.00
Contingency		68,823.00
Prior Year Funds		634,798.00
Subtotal Community Development		\$1,649,289.00
<u>Other Departments General Fund:</u>		
Historical Comm. Proj. Ex.		5,000.00
Human Services		542,139.00
JAS - Workforce Development		38,500.00
Prior Year Funds		150,000.00
Subtotal Other Departments		\$735,639.00
GRAND TOTAL CDBG FUNDED GENERAL FUND		\$2,384,928.00
<u>Community Development Capital Budget:</u>		
<i>Housing:</i>		
Non Profit HRI - Afford. Hsg. Development		245,724.00
Non Profit HRI - Home Improve. Program		172,440.00
Non Profit - CNAHS		254,288.00
Non Profit JAS - Home Improve. Program		465,000.00
Non Profit JAS - Rehab. Assist. Program		350,000.00
Non Profit JAS - Afford. Hsg. Development		64,143.00
New Project Dev. Funds (available)		104,447.00
Camb. Historical Comm. - Grants		20,000.00
Prior Year Funds		232,144.00
TOTAL AFFORDABLE HOUSING		\$1,908,186.00
<i>Economic Development:</i>		
Ctr. For Women's Enterprise		50,000.00
Financial Literacy Program		25,000.00
Best Retail Practices - Contractor		0.00
Best Retail Practices - Grants		50,000.00
Nora Theater		0.00
JAS/Biomedical Program		63,000.00
Cambridge Health Alliance/Career Development		55,000.00
Prior Year Funds		230,000.00
TOTAL ECONOMIC DEVELOPMENT		\$473,000.00
<i>Public Facilities:</i>		
Gold Star Mothers/Gore Street Park		95,090.00
TOTAL PUBLIC FACILITIES		\$95,090.00
GRAND TOTAL CDBG CAPITAL FUND		\$2,476,276.00
GRAND TOTAL CDBG CAPITAL & GENERAL FUND		\$4,861,204.00

FY 06 HOME Funds	
Administration	\$113,965
CHDO Reserves/Returned CHDO Funds	\$670,947
Development	\$854,735
Total	\$1,639,647

ESG - FY 2006 BUDGET				
PROGRAM	Utilization	2006 Funding	Match	Source
Shelter Inc.				
Shelter + Care	salaries & utilities	\$20,000	\$32,500	Fundraising
Woman's Day Drop In	salaries & utilities	\$27,800	\$37,000	United Way
CASPAR				
Wet Shelter	operating costs	\$17,300	\$71,000	MA DPH
Hildebrand				
Family Shelter	renovations	\$8,300	\$14,900	DTA
Transition House				
Battered Woman's Shelter	operating costs	\$8,950	\$37,500	DSS, United Way, Private Funds
YWCA				
Residence / Shelter	utilities	\$7,900	\$10,000	Citizens for Energy
Bread & Jams				
Drop In Shelter	operating costs	\$11,700	\$12,000	B & J's general funds
Catholic Charities				
St. Patrick's Woman's Shelter	utilities	\$6,185	\$7,500	Catholic Charities & United Way
Phillips Brooks House				
St. James Summer Shelter	operating costs	\$2,600	\$3,500	COOP Public Service Grant +
Harvard Square Shelter	operating costs			Fundraising
Salvation Army				
Shelter	operating costs	\$8,000	\$142,000	Volunteer labor
Cambridge Cares About Aids				
Youth On Fire	rent	\$8,700	\$52,000	foundations
HomeStart				
Rental Assistance Program	rental assistance	\$5,200	\$16,605	SHP funds
sub-total		\$132,635		
Cambridge DHSP Administration (5%)		\$6,981		
TOTAL		\$139,616	\$436,505	

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.*
 2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*
 3. *Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*
-

1. Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its residential rehabilitation programs and economic development programs. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives.

2. Activities By Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate income households live. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next 5 years.

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In fiscal year 2006 the City will increase its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

Managing the Process

1. *Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*
 2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
 3. *Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*
-

1. Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2006 One-Year Action Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation.

2. Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Services. CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

3. Enhance Coordination

Cambridge will continue working to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has over \$1 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the ***Affordable Housing Development Working Group*** has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff

from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

The ***Cambridge Affordable Housing Trust*** is a nine-member independent City board. Their responsibilities range from approving funding requests for housing development projects to assisting the City and the Community Development Department in developing new housing programs and policies. The City Manager who acts as managing trustee appoints its members. The board is made up of community members who are experts in the fields of real estate finance and development, affordable housing policy and design, and banking.

The ***Homeless Services Planning Committee*** comprise of social service providers in Cambridge. They meet each month to discuss social service needs in the City, and to facilitate coordination among social service providers. Members of this committee also include housing staff from the Community Development Department.

Cambridge has a Fair Housing Committee that is active in initiating educational and outreach programs to further fair housing. As required by HUD, the Community Development Department completed its Fair Housing Plan, which consists of an Analysis of Impediments to Fair Housing, an Action Plan to address impediments and a system for maintaining records and fulfilling reporting requirements. The plan was developed in conjunction with many City departments including: the Human Rights Commission; the Cambridge Commission for Persons with Disabilities; the City Assessor's Office; the City's Affirmative Action Office; the Department of Human Services Programs and the Cambridge Housing Authority, as well as with nonprofit groups such as Homeowner's Rehab, Inc.; Just A Start Corporation; CASCAP and CASPAR.

The City has also been actively involved for several years in an ongoing Growth Management Process. In 1997, a group of citizens petitioned the City Council to make many substantial changes to the zoning regulations of Cambridge to guide the future development of the City. The City Council appointed a Citywide Growth Management Advisory Committee composed of community residents and business people to advise the Community Development Department on the process and information needed for the rezoning study.

Citizen Participation

1. *Provide a summary of the citizen participation process.*
 2. *Provide a summary of citizen comments or views on the plan.*
 3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
 4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*
-

1. Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works with key non-profit organizations in encouraging the participation of the citizens they work directly with, including many of the low and moderate-income residents who are the primary targets of our HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

Public Meetings for CDBG, HOME & ESG Funding

For all Public Meetings concerning CDBG, HOME & ESG federal funding, the City runs two advertisements in two local newspapers, the Cambridge Chronicle and the Cambridge edition of TAB. These advertisements run two weeks prior to the meeting. The City's website also gives advance notice of all Public Meetings two weeks prior to the meetings' occurrence. Additional attempts are also made to include core beneficiaries of City programs and services and those residents who might be more acutely affected by the Meeting's topic and purpose.

Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

Anti-displacement

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

Consolidated Plan Public Process Details

The City's staff made themselves available to the Public for their input on the City's preparation for its five-year consolidated plan. The Public Meeting was held on Tuesday February 22nd from 6:30 to 8:00 p.m. in a large meeting room at the City's planning office. The meeting was advertised in two local newspapers, The Cambridge Chronicle and the Cambridge TAB, on February 10th and 17th, and 11th and 18th respectively. A copy of the advertisements is located on the previous pages.

The meeting was well attended, drawing over 30 people. Of those, 20 signed our sign-sheet, a copy of which also appears on the following pages. The higher-than-normal turn-out was primarily the result of the White House's release of its proposed budget for FY2006 a short time before the meeting occurred. And as such, the preponderance of comments were to voice support for the CDBG program and its utilization thus far by the City. These comments ranged from personal stories of how CDBG funded programs provided crucial assistance in times of need to more over-arching statements of supports by local non-profit directors. A copy of the sign-in sheet and several written comments appear on the following pages.

- Lorraine Lovoie, a Section 8 voucher resident at 929 Massachusetts Avenue, commented on the need for new projects to include high-speed internet access. She also commented on certain building materials that provided for greater safety than others. She also expressed concern over the proposed budget cuts, stating that if cuts led to displacement it would create a large psychological and physical burden on many people who would have a great deal of difficulty with any substantial moving process.
- Barbara Kibler, Director of the Margaret Fuller Neighborhood House, spoke on the operational difficulties this program faces at present funding levels and how a substantial decrease in funding would hamper their ability to maintain the level of services its clients depend on.
- Sylr Silberman from Cambridge Camping voiced support for the CDBG program and the positive influence it has on children through programs like Cambridge Camping.
- Gordon Gottsche, Director of the Just-A-Start Corporation, voiced strong support for the CDBG program and strong opposition to the proposed budget for FY2006.
- Peter Daly, Director of Homeowners Rehab Inc., also expressed strong support for the CDBG program and voiced strong support for the role of government in community development.
- David Leslie from the Food For Free program expressed support for the CDBG program and spoke about the crucial services it provides to the most fragile segments of society.
- Rand Thomas from The East End House expressed support for the CDBG program.
- Various residents from 402 Rindge Avenue and the Fresh Pond Apartments voiced their support for the City's Housing programs, and expressed concern about what a funding cut might entail. They spoke passionately about the success of their living environment and hope and security it gives them.

The City made a substantially complete initial draft of the Plan available to the public for comment on April 11th, 2005. The Plan was posted on the City's web-site for viewing and down-loading, was placed at the Community Planning Division offices and was sent to the Central Square Branch of the Cambridge Public Library. The availability of the plan was advertised in the Cambridge Chronicle and the Cambridge

TAB on April 14th and April 15th respectively. Copies of these advertisements appear on the following pages.

No comments were received on this draft version of the Plan.

Institutional Structure

Describe actions that will take place during the next year to develop institutional structure.

Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in the coming years to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base. The following actions will be taken in FY2006 - 2011:

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state, and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses, and organizations through community meetings and various public forums during the production of its Annual One Year Action Plans.

Please also see the Cambridge Housing Authorities "Moving To Work" Annual Plan in the Appendix of this document.

ENHANCE COORDINATION

As it prepares the FY2006 Five-Year Consolidated Plan, Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has over \$1 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the ***Affordable Housing Development Working Group*** has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

The ***Cambridge Affordable Housing Trust*** is a nine-member independent City board. Their responsibilities range from approving funding requests for housing development projects to assisting the City and the Community Development Department in developing new housing programs and policies. The City Manager who acts as managing trustee appoints its members. The board is made up of community members who are experts in the fields of real estate finance and development, affordable housing policy and design, and banking.

The ***Homeless Services Planning Committee*** comprise of social service providers in Cambridge. They meet each month to discuss social service needs in the City, and to facilitate coordination among social service providers. Members of this committee also include housing staff from the Community Development Department.

Cambridge has a Fair Housing Committee that is active in initiating educational and outreach programs to further fair housing. As required by HUD, the Community Development Department completed its Fair Housing Plan, which consists of an Analysis of Impediments to Fair Housing, an Action Plan to address impediments and a system for maintaining records and fulfilling reporting requirements. The plan was developed in conjunction with many City departments including: the Human Rights Commission; the Cambridge Commission for Persons with Disabilities; the City Assessor's Office; the City's Affirmative Action Office; the Department of Human Services Programs and the Cambridge Housing Authority, as well as with nonprofit groups such as Homeowner's Rehab, Inc.; Just A Start Corporation; CASCAP and CASPAR.

The City has also been actively involved for several years in an ongoing Growth Management Process. In 1997, a group of citizens petitioned the City Council to make many substantial changes to the zoning regulations of Cambridge to guide the future development of the City. The City Council appointed a Citywide Growth Management Advisory Committee composed of community residents and business people to advise the Community Development Department on the process and information needed for the rezoning study.

Monitoring

Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Housing

The City of Cambridge intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds will be allocated to eligible projects on a competitive basis. Cambridge has had a very successful history of managing housing programs in this way.

The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD laws, regulations and program guidelines. The monitoring process also includes an ongoing review of production levels as benchmarked in the Five-Year Consolidated Plan.

On a regular basis, the City reviews applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects under construction on an on-going basis.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the City comprehensively reviews sub-recipient performance levels; reviews overall performance against goals, as well as analyzes consolidated budget statements.

Annually, the City conducts regular ongoing site visits, as well as program and tenant file -monitoring of the Home Improvement Program, Home Ownership Program, units funded through the HOME Program, Community Development Block Grant, and other federally funded programs to ensure compliance with program goals and federal regulations.

Property Inspections are built into our service delivery system and are conducted as prescribed by HUD. Properties are closely monitored beginning at the time funds are committed to the completion of construction or rehabilitation, with monitorings that follow in subsequent years. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

Economic Development

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (2 times a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting objectives, meeting set goals, its reporting compliance with regard to timeliness and accuracy and whether required documentation is on file, all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review within 45 days of completion, a full copy of the sub-recipient's annual audit with management letter, if performed.

On a quarterly basis, the City will review copies of marketing materials for all programs and activities and a distribution list for same, a progress report on pre-development outreach activities, and all pertinent records including: copies of signed family income certification forms, a schedule of programs commenced in the quarter, copies of staff time sheets and a financial report of expenditures per Block Grant funded program.

On a monthly basis, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for monthly program expenditures, outreach and general and administrative expenditures, as well as program income, if any.

When the City actively participates in the distribution of services provided to the participants in one of its programs, the City will undertake advertising and marketing the program to eligible Cambridge businesses, sponsors. Will participate in the workshop as an outreach activity, review, accept and keep on file the original applications (family income certification forms), set up and accompany the consultant on the individual consultations. The City will monitor the number of participants to whom the consultant provides services.

The City will monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City distributes the reports to the participants.

On a monthly basis, the City reviews all itemized invoices presented for payment on a percent complete basis by the consultant to assure their accuracy with respect to charges for performance under their contract with the City.

Public Services

The CDBG grants manager conducts a thorough monitoring process of all CDBG recipients during the course of each contract year. This process includes several approaches and is outlined below.

1. Site visits of CDBG recipients are conducted by CDBG grants manager on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's "performance measure" process and providing technical assistance as needed;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations; and
- Observing program/s where applicable; and visiting facilities (for new recipient/program).

The CDBG grants manager/monitor prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

2. Financial monitoring of CDBG recipients occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable; and
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with all related reports on internal controls and compliance and Management Letter if applicable; and its approved State Pre-qualification Form/Corrective Action Plan, or its most recent Certificate of Registration and Form PC from the Division of Public Charities of the Massachusetts Office of the Attorney General.

3. Ongoing review by CDBG grants manager of quarterly/semi-annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report indicating the "total number of unduplicated clients served" during this period by their CDBG-supported programs, as well as the corresponding clients' demographic data as mandated per HUD guidelines;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes additional information such as: recipients' progress in meeting the goals/objectives outlined on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; and other administrative information; and

- Follow-up: upon review of the reports, the CDBG grants manager proceeds to contact recipients to clarify any discrepancies and/or incomplete data identified on their reports, if applicable.

At the end of the contract year, the CDBG grants manager compiles all the client demographic data reported by the CDBG recipients; and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

4. The monitoring process is further enhanced by regular contact between the CDBG grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, e-mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines.

Emergency Shelter Grant

As part of its on-going monitoring of ESG recipients, the City's ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City's Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the view point of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Lead Safe

The Lead-Safe Cambridge (LSC) program's annual monitoring of property owners and their tenants includes 100% of all assisted housing to ensure compliance with affordable housing restrictions and identify cases of non-compliance. Upon completion of lead hazard control work, LSC provides owners with a close-out package that includes information relevant to compliance monitoring, proper maintenance and mandated disclosures.

Non-compliant property owners are given reasonable time to get back into compliance and are required to repay the loan with interest if they fail to do so. In cases of non-compliance, LSC imposes an interest rate provision as a deterrent to early buy-out of the loan agreement. Income from any loans that are repaid is returned to the program for use in future lead hazard control work.

Lead-based Paint

Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Since 1994, a series of four concurrent HUD grants (“Lead-Based Paint Hazard Control”) totaling \$10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. In Spring 2004, LSC received a renewal of their HUD grant for a fifth round of funding, ending in 2008.

During the 2006 fiscal year, LSC will assist property owners in de-leading up to 59 housing units. The program provides assistance to property owners who rent to very low and low-income families by arranging inspections and abatement; relocating families during deleading; assisting children under the age of six by providing referral for testing and medical follow-up; and by assuming the full cost of inspections and up to \$10,000 per unit for lead hazard control. Broad-based community outreach and education services are employed to prevent childhood lead poisoning by raising awareness, changing behavior, and connecting people with resources. Priority is given to low or very low-income families with children less than six years old. The affordability to low and very low-income families of the de-leaded units is secured through a five-year note and mortgage, which specifies income and rent thresholds, as well as a loan recapture provision if the affordable housing covenant is breached.

LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has de-leaded over 560 units of affordable housing. The program also provides soil testing and interim control landscaping services to address lead in soil through its innovative and award winning Safer Soil program. To date, over 150 yards have been made lead safe through the intervention of the Safer Soil program.

LSC has been the recipient of several prestigious awards. In 1999, the Safer Soil project was recognized for its innovative approach to addressing an environmental problem through landscape design by receiving an American Society of Landscape Architects (ASLA) Merit Award. In 2000, LSC received the “2000 HUD Best Practices Award of Excellence” for its work in creating affordable lead-safe housing and reducing lead poisoning rates in Cambridge. And, in 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission.

RESOURCES

The following section describes federal, state, local and private funding and program resources, that the City of Cambridge anticipates utilizing with HUD appropriated funds, in all programs for the five-year period ending June 30, 2010. Any changes, additions or deletions will be updated annually through the One-Year Action Plan.

FEDERAL RESOURCES

American Dream Downpayment Initiative (ADDI)

Signed into law on December 16, 2003, The American Dream Downpayment Initiative (ADDI) was created to increase the homeownership rate among low-income and minority households, and to revitalize and stabilize communities. ADDI will provide financial assistance for closing costs, downpayment assistance, and housing rehabilitation, thereby reducing the most common barriers to homeownership. The program will provide low-income families with the opportunity to build assets and share in the American dream of homeownership. The City will use its allocation in conjunction with its Financial Assistance Program to assist low-income households in Cambridge to become homebuyers.

AmeriCorps

This dynamic program provides workforce development to unemployed youths, ages 17-24 who dropped out of high school. During the program year, participants attend classes and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. In addition to attending courses to attain their high school diploma, participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, they are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling services are provided for at least one year after graduation.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

CHA also conducts employee training and advancement for residents of Cambridge's Neighborhood Revitalization Strategy area.

The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition, rehabilitation, and new construction of affordable housing units by non-profit housing development agencies in Cambridge. In addition to leveraging funds for housing development, CDBG funds supports a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. The City's appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

Conventional Public Housing Operating Subsidy

Federal operating subsidies are used by the Cambridge Housing Authority to make up the difference between the federally-determined allowable cost of managing and maintaining the family and elderly public housing stock and the amount of rent received.

Emergency Shelter Grant - HUD

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs.

HUD requires that each local government Grantee must match dollar-for-dollar the ESG funding provided by HUD with funds from other public and/or private sources. A grantee may comply with this requirement by:

- Providing matching funds itself, or
- Through matching funds or voluntary efforts provided by any recipient or project sponsor.

The City may use any of the following in calculating the amount of matching funds provided:

- Cash,
- The value or fair rental value of any donated material or building,
- The value of any lease on a building,

- Any salary paid to staff to carry out the program of the recipient; and
- The value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of \$5 per hour.

Fair Housing Initiatives

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year.

Family/Youth Services Bureau

Federal funding for street outreach to youth and young adults. This grant pays for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water, which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre- transitional and transitional housing programs serving homeless young adults ready to leave the streets.

Federal Emergency Management Agency (FEMA) Funds

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low-income persons living in a larger region, which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.

Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE Grants

The Federal PACE grants provides funding for mental health outreach services for homeless persons. This grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant

The City of Cambridge is a participating jurisdiction that receives HOME entitlement funds that assist in carrying out the City's housing strategies. These housing strategies include providing loans to support the acquisition, new construction, and rehabilitation of affordable rental and homeownership housing units for

low and moderate-income households. Since 1993, over 615 HOME-assisted affordable rental and homeownership units have been created in Cambridge through funding from the City's entitlement HOME funds received from HUD. These funds have also leveraged other public and private funds to help make new projects feasible.

HOME Match Contribution

Section 220 of the HOME Statute requires each that as a Participating Jurisdiction, the City is required to make match contributions on a Federal fiscal year basis. The match contributions must total not less than 25 percent of the funds drawn from the PJ's HOME Investment Trust Fund Treasury account in that fiscal year, excluding certain expenditures that are not required to be matched. These include administrative/planning costs; CHDO operating expenses; CHDO capacity building; CHDO site control, technical assistance and seed money loans for projects that do not go forward; and amounts provided from sources other than State HOME funds to make up the shortfall between a local PJ's allocation and the threshold amount.

Each Field Office must use IDIS to determine the fiscal year match liability of each of its PJs. This data is contained in report number CO4PR33, which displays a PJ's total fiscal year disbursements, those disbursements requiring matching funds, and the match liability amount. In turn each PJ must submit a HOME match report (form HUD-40107-A) as part of its Consolidated Annual Performance and Evaluation Report (CAPER). Field Offices must determine compliance with the matching requirements as part of the CAPER review. The City of Cambridge produces a Match Report annually with the CAPERS Report.

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents.

Leadsafe Cambridge Program

Since 1994, a series of four concurrent HUD grants ("Lead-Based Paint Hazard Control") totaling \$10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has deleaded over 560 units of affordable housing, and over 150 yards have been made lead safe through the intervention of the Safer Soil program. LSC has been the recipient of several prestigious awards an American Society of Landscape Architects (ASLA) Merit Award in 1999; the "2000 HUD Best Practices Award of Excellence" award; and in 2003, LSC was the proud recipient of the eighth "Innovations in Fair Housing Award" from the Cambridge Human Rights Commission.

Low-income Housing Tax Credits

The Low-income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year.

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

Moderate Rehabilitation Single Room Occupancy Program

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects.

Non-Public Housing Development

Through the flexibility provided under the Moving To Work Deregulation Demonstration Program, the Cambridge Housing Authority (CHA) and its non-profit affiliate, Cambridge Affordable Housing Corporation (CAHC) will develop new non-public housing development for low-income households as opportunities arise. Through acquisition and planned rehabilitation, the CHA has also expanded the housing options for low-income seniors, and since completing its last project, Neville Place Assisted Living, has significantly increased the number of assisted living units in the City.

Public Housing Capital Grant

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs

Public Housing Development

CHA will vigorously pursue any opportunities for funding for public housing development over the next five years, although none have been funded by Congress.

Safe Havens for Homeless Individuals

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs is a component of this program. The organization, On the Rise, operates a "Safe Haven Day Drop-In" for homeless women, as well as street outreach, but there is no resident component at this time.

Section 108 Loan Grantee Program Funds

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

Section 8 Certificates and Vouchers (Local Leased Housing Program)

The Section 8 Program was developed to offer low-income households a chance to obtain units in privately owned buildings. This establishes more diversity among income groups and provides an alternative to large-scale, isolated, low-income developments. The program, under the aegis of the Cambridge Housing Authority (CHA), is successful at placing residents in units, however the waiting lists are long. The success of the program in Cambridge has in large part depended on the regulatory flexibility granted to CHA as a result of its participation in the national MTW deregulation demonstration to respond to the City's escalating rental market. To facilitate its continued success, the CHA continues to use allowable rent levels that are at 110% of current area-wide Fair Market Rent (FMR) levels. The CHA is currently over 100% utilized and has closed the Section 8 waiting list, except for emergencies. The City would support any efforts to create a sub-market, where FMRs are determined using a more local standard, that is undertaken by the Housing Authority or HUD. A number of non-profits in the City are also working to preserve long-term affordability in a market in which rents are increasing rapidly. Section 8 certificates and vouchers are often a critical part of this process and the City supports changing regulations to allow the Housing Authority to create more project-based Section 8 units in collaboration with these non-profits.

Currently, CHA's participation in the Moving To Work Deregulation Demonstration allows the CHA to exceed HUD's regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than regular program rules would allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that should or can be project-based. At the end of the Demonstration, currently set at March 31, 2006, the CHA will need regulatory changes to continue this important work.

If funding for incremental vouchers/subsidies becomes available, the CHA will apply for additional monies. The CHA has 182 Section 8 Preservation Vouchers to protect the tenants in expiring-use buildings in the City, and does not expect any additional units.

Shelter Plus Care Program

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

Supportive Housing for Persons with Disabilities (Section 811)

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

Supportive Housing Program

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive Housing Program subcontracts with 20 service providers, totaling approximately \$3.6 million annually. Annually, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the 'Youth on Fire' clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

Program Income

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant (CDBG), Housing for Persons With Aids (HOPWA), Emergency Shelter Grant (ESG), or the HOME Investment Partnership (HOME) will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.

Workforce Investment Act

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

YouthBuild

YouthBuild is a HUD training program and funding source that enables youths who have dropped out of high school to pursue a GED, while gaining technical skills in the workforce. Administered by Just A Start Corporation (JAS), participants who ages range from 17-24, attend classes to earn a GED certificate, and also spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. Participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, participants are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling service is provided for at least one year after graduation.

STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provides housing search and stabilization services. The Department of Human Service Programs receives funds as a subcontractor of CAPIC in Chelsea who receives and regionally distributes the HUD funds.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Stabilization Funds

The Housing Stabilization Program, funded through the Department of Housing and Community Development (DHCD), has been used to support neighborhood restoration and affordable housing rehabilitation. The City will support non-profit applications for Housing Stabilization Funds as appropriate.

Massachusetts Affordable Housing Trust Fund (AHTF)

The Massachusetts Affordable Housing Trust Fund (AHTF) was created with the enactment of Section 227 of Chapter 159 of the Acts of 2000, now known as Chapter 121D of the Massachusetts General Laws (the Statute). The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of the area median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF was funded at \$20,000,000 per year for three-Years (State Fiscal Years 2001 – 2003) from the state's General Fund. In June 2003, the Legislature adopted language in Section 631 A of Chapter 26 of the Acts of 2003 to provide for the capitalization of the AHTF via bond authorizations. The budget language authorized bond issues totaling \$70,000,000 to capitalize the fund over a five-year period (fy2004-2008).

Soft Second Loan Program

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge will request a commitment from the Department of Housing and Community Development (DHCD) to fund interest rate subsidy and loan loss reserve components of this program. These funds will

be used in conjunction with reduced rate first mortgage funds provided by area lenders for low-income buyers. The City anticipates that 10 low to moderate-income families will purchase units with Soft Second loans totaling approximately \$1,500,000.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 663 units of conventional public housing in Cambridge, with a total estimated operating subsidy of \$1,017,619. It also provides rental vouchers, including 28 Alternative Housing Vouchers for the disabled and 131 Massachusetts Rental Voucher Program certificates, the majority of which are project-based. The CHA has also received budget authority of approximately \$6 million from the Massachusetts Department of Housing and Community Development for six physical improvement projects at four developments, and one planning grant. This award will be used over several years.

State's Department of Public Health

The State's Department of Public Health provides Emergency Assistance payments for shelter services. As part of its role in administering the TANF (Temporary Assistance for Needy Families) program, the State's Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

State Emergency Assistance

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

State HOME Allocations

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. State HOME funds will leverage federal, other state, city and private sources to make the projects feasible.

State Taxes

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

Other State Programs

The Commonwealth of Massachusetts also funds programs that support the acquisition and development of affordable housing. The Housing Innovation Fund (HIF), Consolidated Improvement Preservation Fund

(CIPF), and Facilities Consolidation Fund (FCF) administered by the Department of Housing Community Development are sometimes awarded to the City's non-profits to finance development projects. To the extent that funds are available under competitive state programs to support Cambridge projects, the City of Cambridge and local nonprofit developers will apply.

LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City's Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through the City's First-time Homebuyers Program, CDD also assists nonprofit and for-profit developers with locating low-income buyers and renters for their affordable units. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust

Established in 1988, the Cambridge Affordable Housing Trust, provides financial support to programs in its CityHOME Initiative to increase and preserve the supply of affordable housing. The Trust provides financing to assist in the acquisition, development, and rehabilitation of rental and homeownership units; improve the quality of affordable housing by providing low-interest loans to owners; promote affordable unit set-a-sides from private owners under the Multifamily Rehab Program; and provide education and financial assistance to low and moderate-income homebuyers. Since 1995, the CityHOME Initiative has received over \$42.35 million in City funds. The Cambridge Affordable Housing Trust acts as a gap funder, making the minimum contribution required to make projects financially feasible. It intends to continue its lending activities in the coming year, and will leverage other private, State, and Federal resources.

Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor's fees, and other placement-related expenses.

Cambridge Historic Commission

The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

Cambridge Housing Assistance Program

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

Cambridge Multi-Service Center

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as appropriate, provide emergency funds for rental arrearages and other tenancy-threatening emergencies and counsel clients about their rights, responsibilities and options.

Cambridge Neighborhood Apartment Housing Services (CNAHS)

Established in 1983 as a Subsidiary of Homeowner's Rehab Inc., CNAHS is a private nonprofit corporation that give landlords an interest free loan of \$15,000 maximum per studio or one-bed room and \$20,000 maximum for units with 2 or more bedrooms. Funds are loaned to owners to rehabilitate their properties on the condition that the renovated apartments be maintained as affordable housing for at least 20 years. All former rent controlled properties are eligible for this program provided that at least 51% of the residents are of low-or moderate-income. Priority is given to properties with higher populations of lower-income residents and family-size units. Funds from CNAHS is used to make up the difference between conventional financing and project costs.

Expiring Use ~ Low-Income Housing Preservation Program

One of the Community Development Department's (CDD) housing strategies is to preserve units with expiring use restrictions. To this end, CDD provides technical assistance to owners and non-profit organizations; and works with tenants and other concerned parties to address the long-term concerns of housing developments at risk of losing their affordability. It also provides funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), who hires a Tenant Organizer to work directly with households living in buildings whose affordability restrictions are coming to term. For the five-year period ending 2010, the City will continue to work with tenants and owners of two expiring use properties and will continue to identify buildings at risk of being converted to market units, and work to preserve their long-term affordability.

Harvard Loan 20/20/2000 Initiative

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided \$10 million to the City for affordable housing development. Of these funds, \$6 million have been disbursed to the Affordable Housing Trust and \$4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

Incentive Zoning Program

The Incentive Zoning Ordinance requires that non-residential developers that require a Special Permit, which authorizes an increase in the permissible density or intensity of a particular use, mitigate the impact of their development through a contribution to the Affordable Housing Trust of \$3.28 per square foot. The

City is currently seeking City Council's approval to increase the rate to \$7.83 per square foot after completing a recent study that re-evaluated the Incentive Zoning program. In FY 2004, Cambridge received \$918,468 in linkage payments. The Community Development Department anticipates that the City will receive housing contribution payments exceeding \$2,500,000 over the next 5-7 years. Production in the Incentive Zoning program is subject to private developer activity throughout the City.

Inclusionary Zoning Program

In March 1998, the Cambridge City Council passed an Inclusionary Zoning Ordinance that requires the developer of any new or converted residential development with ten (10) or more units to provide fifteen percent (15%) of the total number of units to the City as affordable units. The Community Development Department monitors compliance with this ordinance. Housing staff works with private developers to design and implement the marketing, and sale or leasing of units to low-income Cambridge residents. The City has secured 133 affordable units to date. Production in the Inclusionary Zoning program is subject to private developer activity throughout the City. In FY 2004, 18 homeownership units for 1 to 6 person households were marketed through this program.

Property Tax Revenues

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs. It also provides matching funds for the City's Community Preservation Act (CPA) award from the State.

PRIVATE RESOURCES

Families to Families Funds (FFF)

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Federal Home Loan Bank Programs

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in annually.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties, and has provided funds for the rehabilitation and acquisition of units developed by local non-profits. As part of the pilot negotiations with the City, Harvard is considering extending and recapitalizing this program.

Non-Profit & Owner Equity

The City's non-profit affordable housing developers include Just A Start, Homeowner's Rehab, Inc., Cambridge Housing Authority, CNAHS, and CASCAP Reality Inc.

Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.

FISCAL YEAR 2006 FUNDING

Entitlement Grants:	
HUD Funds:	
CDBG	\$3,614,262
HOME	\$1,139,647
Additional CHDO Funds	\$500,000
ESG	\$139,616
Prior Year Funds:	
CDBG	\$1,556,400
HOME	\$1,214,676
ADDI	\$100,000
TOTAL ENTITLEMENT GRANTS:	\$8,264,601
Other Funding Sources	
FEDERAL SOURCES: (Non-CDBG or HOME)	
AmeriCorps - Corporation for National Service (Fed)	\$223,300
Employment Resources Inc. (ERI) WIA (Fed)	\$104,460
YouthBuild USA & HUD	\$400,000
SHP - ESG	\$16,605
HUD/Camb. Hsg. Auth.	\$79,000
HUD/Shelter Plus Care	\$116,300
HUD/Continuum of Care	\$2,100,000
subtotal	\$3,039,665
STATE SOURCES:	
LIHTC(Tax Credits)	\$4,414,451
State HOME	\$430,000
DHCD	\$130,000
DHCD - Housing Stabilization Funds	\$850,000
State Department of Education - YouthBuild - State	\$269,760
Mass Housing: Delead, etc.	\$70,000
State - various departments funding for ESG	\$123,400
Mass DOE/ERI	\$907,000
Dept. of Trans. Asst.	\$140,000
Mass.DPH/CHA/Substance abuse	\$205,000
subtotal	\$7,539,611
LOCAL/CITY SOURCES:	
Cambridge Affordable Housing Trust	\$6,210,705
Cambridge Harvard 20/20	\$1,200,000
Cambridge Mayor's Program	\$12,000
Historical Commission	\$215,000
Historical CPA	\$300,000
RLF/Non Federal	\$50,000
Leadsafe Cambridge - Federal Funds	\$275,000
City Taxes	\$11,798,365
Cambridge Hsg. Authority	\$69,000
subtotal	\$20,130,070
NON PROFIT /OWNER EQUITY	
Owner Equity	\$326,000
Cambridge Housing Authority (CHA)	\$10,500
Project Reserves	\$1,221,000
CNAHS	\$1,037,000
Revolving Loan Funds (RLF)	\$320,000
B&J's General Funds	\$12,000
Catholic Charities	\$7,500
Fundraising	\$32,500
Volunteer Labor	\$142,000
subtotal	\$3,108,500
PRIVATE FOUNDATIONS	
Associated Grant Makers (AGM)	\$20,000
Bank of America Foundation	\$8,000
United Way - ESG	\$37,000
Citizens for Energy - ESG	\$10,000
COOP Public Service Grant	\$3,500
Other	\$483,700
subtotal	\$562,200
LENDING INSTITUTIONS	
Bank	\$17,132,233
Cambridge Savings Bank	\$820,000
subtotal	\$17,952,233
TOTAL OTHER FUNDING:	\$52,332,279

HOUSING

Specific Housing Objectives

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*
 2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*
-

HOUSING OBJECTIVES

OBJECTIVE #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis:

The City of Cambridge supports the creation of new affordable rental units throughout the City. New affordable rental housing may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, nonprofit ownership is key part of this strategy as is the use of long-term deed restrictions to ensure affordability.

Demographics

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. In the low-income category, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent.

The cost of rental housing has increased dramatically over the past five years. However, families face another problem – the lack of appropriately sized units. Almost 75% of the existing rental units in Cambridge consist of four rooms or less, and 84% of these units consist of two or fewer bedrooms. Only 16% of the City's total rental units have three or more bedrooms.

Inclusionary Zoning Ordinance

Due to the strong regional economy and booming real estate market in Cambridge, there has been a significant increase in market rate residential development over the last several years. The City's Inclusionary Zoning ordinance which requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units, captures a portion of the new housing units developed for extremely low, low and moderate-income Cambridge households.

Number of Households to be Served

During fiscal year 2006, the City of Cambridge will work to create 45 new affordable rental units. 20 units through nonprofit acquisition and construction, 25 privately owned units set aside under the inclusionary zoning ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional Section 8 rental assistance will be essential in working toward this goal. With the current barriers to affordable housing production, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), as created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Condo Acquisition Program: The Cambridge Housing Authority (CHA) and operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants. The CASCAP program targets single individual households and acquires studio or one-bedroom units.

City-owned Land and Adaptive Reuse: The City of Cambridge supports the development of new affordable housing on appropriate City-owned sites, purchased sites, and the adaptive reuse of nonresidential buildings. These opportunities are limited by several factors: Cambridge is a densely built-up city with few vacant sites, vacant buildable sites are very expensive, there is very little unused City-owned land, and there are few opportunities to convert obsolete institutional or commercial buildings. However, as development opportunities become available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In addition, the applicant must have a low to moderate income according to guidelines established by the Community Development Block Grant Home Improvement Program.

OBJECTIVE #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Analysis:

The booming real estate market and escalating property prices have moved homeownership out of the reach of most low and moderate-income first-time homebuyers in Cambridge. The City has responded to this by expanding its first-time homebuyer buyer education programs, increasing the subsidy amount available through its First-time Homebuyer Financial Assistance program, utilizing American Dream Downpayment Initiative funds, securing funds for low cost mortgages (for example, the Soft Second Loan Program) and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the nonprofit development of limited equity units for first time buyers.

Demographics

Most market homeownership opportunities are out of the reach of lower income first-time buyers. Cambridge has seen an increase of more than 130% in the median price for condominium units between 1993 and 2004. As was shown in the Market Conditions section, a combination of factors including high demand and the scarcity of vacant land has led to both an increase in the number of condominium conversions. While condominiums present the lowest-priced ownership opportunities in the City, there is intense competition for moderately priced condo units in Cambridge, and even these units are not affordable to low and moderate-income homebuyers. With the current median price for a single-family home in Cambridge more than \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 20% of the City's households can afford these prices.

Other than units financed under City programs, there are few ownership opportunities for low and moderate-income Cambridge residents in the private real estate market. The high cost of even deteriorated properties in the City make ownership difficult without subsidies. However, the pool of potential low and moderate-income first-time homebuyers in Cambridge is high with applications outnumbering available affordable homeownership units by more than 30:1. Limited equity ownership encourages investment, stabilizes buildings and neighborhoods, and guarantees continued affordability.

Number of Households to be Served:

During fiscal year 2006, the City of Cambridge will work to create and preserve 65 affordable homeownership units. 15 units through nonprofit acquisition, construction, rehabilitation; 10 units purchased through the City's First-time Homebuyer Initiative; and, 40 privately developed units set aside under the inclusionary zoning ordinance. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is not a restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Since housing costs are so dramatically high in Cambridge, the gap between what a household earning less than 50% of the area median can afford and the subsidy amount needed is unfeasible to provide. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HOME Program
American Dream Downpayment Initiative (ADDI)

State Funds

State-funded Affordable Housing Programs
Massachusetts Housing Finance Agency
Soft Second Loan Program

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: CDBG funds can be used for acquisition of rehab of homeownership units.

HOME Program / American Dream Downpayment Initiative: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first-time homebuyers.

State Programs: The Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), supports acquisition and rehabilitation of affordable homeownership units. The HSF program has been used successfully to support housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable homeownership units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable homeownership housing throughout the state for households whose incomes are not more than 110% of the area median income.

Soft Second Program: The Soft Second Program, funded through DHCD, is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge uses this program in conjunction with area banks that provide reduced rate first mortgage funds for low income buyers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds a comprehensive first-time homebuyer program which provides direct financial assistance to eligible homebuyers. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing

development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Homebuyer Classes and Counseling: The City offers free monthly homebuyer classes. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates eligible for MHFA financing and individual counseling to help them tailor a plan for achieving homeownership.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Limited Equity Unit Resales: For limited equity units that have been developed with City support, the Community Development Department and local nonprofit agencies provide technical and marketing assistance for resale of units. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to low-income buyers. On average, one to five units get resold each year.

OBJECTIVE #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Analysis:

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and nonprofit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Demographics

In a city such as Cambridge, with an older housing stock and a high percentage of rental units, it is not surprising that the condition of rental units is in great need of improvement. According to the 2000 Census, only a small percentage of housing units in the City are unsuitable for rehabilitation. As was shown in the Housing Needs section, Cambridge is a city where 68% of the households are renters. Of these, 52% are extremely low, low and moderate-income. According to the 2000 Census, 63% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 35% are paying more than 50%.

High Prices

A combination of continuous demand, a relatively fixed supply of housing units, have led, over the years, to dramatically increased rental costs in Cambridge. This coupled with a new wave of condominium conversions since the end of rent control has resulted in soaring housing costs in Cambridge to a point beyond the reach of many of the City's residents, especially low-income residents, and those who would like to live here or who were displaced after the end of rent control. Since the early 1990s, the average rent for a one-bedroom apartment has more than doubled from \$650 a month in 1993 to over \$1,350 in 2004.

Nonprofit Ownership

The City aggressively supports the purchase of rental properties by nonprofit housing organizations, whenever possible, to ensure affordability. Given Cambridge's volatile real estate market, many buildings are permanently lost to the market rate private sector and condo conversions if the nonprofits are not able to move quickly to purchase and preserve their affordability through long-term deed restrictions.

Lead-Based Paint Regulations

The implementation of the federal "Title X" Lead-Based Paint Hazards regulations has significantly increased the rehabilitation costs of affordable rental properties. Although all family-sized rental units are deleaded under current housing programs, one-bedroom units where a child will not be present, are not. "Title X" requires that all units receiving between \$5000 and \$25,000 in federal funds must undergo a risk assessment, including one-bedroom units. Although federal regulations allow interim lead paint controls, Massachusetts lead laws only allow interim measures for two years. Therefore, nonprofit owners will most likely perform full abatement on most units. An additional requirement to perform soil testing and abatement, if high levels of lead are present, creates an even greater financial burden on developments that are already costly and competing for scarce subsidy dollars.

Number of Households to be Served:

During fiscal year 2006, the City of Cambridge will work to preserve 50 affordable rental units. 15 units through nonprofit acquisition and rehabilitation, 20 units in three "expiring use" properties whose agreements will expire during the next five years, and 15 privately units set aside under the multifamily rehab program,. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

American Dream Down-payment Initiative (ADDI)
Community Development Block Grant Program
HOME Program
Lead-Based Paint and Hazard Reduction Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee Program
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

Multi-Family Rehab Program: Cambridge Neighborhood Apartment Housing Services (CNAHS) administers the Multi-family Rehab Program. This program supports moderate levels of rehabilitation for owners of properties with twelve or fewer units by giving owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by the City with CDBG funds and a consortium of local banks.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency) provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Expiring Use Activities: The City of Cambridge has nearly 600 units in eight subsidized developments facing the risk of expiring use restrictions or rent subsidies over the next 10 to 15 years. The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these housing developments. CDD provides technical assistance to help tenant groups to organize, to preserve affordability, and, in certain cases, to work with a local nonprofit organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

Nonprofit Acquisition of Rental Buildings: Over the next five years, Cambridge intends to continue to provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions. CASCAP also operates the Affordable Small Apartment Program (ASAP) which develops and constructs studio and one-bedroom apartments for single person households.

OBJECTIVE #4: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Analysis:

Cambridge strives to stabilize ownership by extremely low, low and moderate-income owners, encourage investment in the existing housing stock, and helps to preserve the many affordable rental units in two, three, and four-unit buildings. In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to invest in their units because they lack access to capital or the skills to oversee rehabilitation. The Home Improvement Program offers affordable loans and technical assistance to existing owners of one to four unit properties, which encourages stability and reinvestment at a relatively low cost.

Demographics

Almost half of the City's 44,725 housing units are in one to four family buildings. 24% of owner-occupants in Cambridge are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 60% are cost-burdened, paying more than 30% of their income for housing, and 40% are paying more than 50% of their income. With high housing payments, many low and moderate-income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low and moderate-income owners are substandard with health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to preserve and stabilize occupancy for 50 units through the rehabilitation of one-to-four family owner-occupied buildings. The majority of Home Improvement funds are used to assist owners with annual incomes between 50-80% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency
MassHousing "Get the Lead Out" Program

Local Funds

Private Lenders

Strategies:

Home Improvement Program: Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced interest rate loans to low- and moderate-income owners of one to four family buildings. Funded primarily through the CDBG program and revolving loan pools, the program is operated by two local agencies, Just-A-Start Corporation and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In addition, the applicant must have a low to moderate income according to guidelines established by the Community Development Block Grant Home Improvement Program.

Needs of Public Housing

1. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*
 2. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*
-

Public Housing Needs

The following narrative was prepared by staff members of the Cambridge Housing Authority (CHA). A detailed description of the CHA's resident populations, waiting lists, physical stock and the like are available in the Cambridge Department of Community Development.

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income elderly, and disabled families and individuals. In addition to basic programs such as family and elderly public housing and Section 8 Certificates and Vouchers, the CHA also administers a variety of special and innovative housing initiatives. These include a tenant home ownership program, several congregate units linked with state services funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy (SRO) program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children, and adults.

The CHA's conventional and special needs programs house some 2,400 households made up of almost 5,000 persons. Another 2,650 households comprising 5,300 persons live in leased housing units. CHA-owned units plus leased housing units available make up some 10% of the City's total rental stock. Developments owned by the CHA range in size from single unit condominiums to 304 unit developments and are located in all parts of the City. Many are in small buildings that are indistinguishable from the private housing around them.

Adding new units to the public housing stock, however, whether by renovation or new construction, has been the exception rather than the rule in recent years. At the same time, funding for other forms of affordable housing has decreased and the state leased housing programs are now being cut back drastically. The results are distressing and highly visible --more homeless families and individuals, more overcrowded and doubled up households, and more social problems and alienation.

Given the scarcity of funding for the creation of additional affordable housing, especially for very-low income households, the preservation, modernization and new construction of public housing in Cambridge is an important element in the city's affordable housing strategy. The Housing Authority staff has set a goal of approximately 100 incremental affordable units developed by the CHA in the next five years. However, growing uncertainty about the stability of funding sources makes it unclear whether this goal can be reached.

Management and Operation

The Cambridge Housing Authority, which owns more than 10% of all rental units in Cambridge, places considerable emphasis on good management and operation of its developments. A high-performing housing authority, the CHA has been chosen to participate in a HUD deregulation demonstration program, Moving

To Work, and a State deregulation program, 5-5-5, as well. Both demonstrations recognize the capacity of the CHA, and allow the authority to respond more flexibly to the needs of the local market.

Living Environment

The Cambridge Housing Authority continues to assess Capital Improvement needs and develop a comprehensive program for improving the living environment of its residents. The areas of emphasis include improving security, resident capacity building, self-sufficiency, resident service coordination, and school liaison. The Authority will continue its extensive modernization program to ensure, as always, the provision of decent, safe and sanitary housing units. (For further details see Attachments for the FY2006 Moving To Work Annual Plan.)

Public Housing Resident Initiatives

An integral part of the Cambridge Housing Authority's program is the involvement of its residents in management operations. For example, since the 1960's, federal and state developments have had tenant councils that work with the CHA staff on a variety of management, occupancy and modernization issues. The five-person Housing Authority Board typically includes two CHA residents as Commissioners.

Over the next five years, the residents will continue their ongoing participation in the selection of Authority staff members, in grievance panel hearings, and in all phases of modernization of their own developments. Residents of two developments emphasize their "economic independence and empowerment" through a HUD ROSS grant. Housing Authority staff members offer technical guidance and encouragement in the use of the ROSS in strengthening the resident's self-sufficiency.

Homeownership

The Cambridge Housing Authority encourages, wherever feasible, home ownership opportunities for its residents. The CHA supports the residents' efforts to strengthen the resident councils and explore other empowerment alternatives, in addition to providing technical support. Over the next five years the Cambridge Housing Authority hopes to continue its Turnkey III Homeownership Program, and sell additional apartments to residents. To date, 29 such units have been sold to their residents.

Section 8

The City of Cambridge and its Housing Authority believe that the federal Section 8 Program has been one of the most successful mechanisms for providing affordable housing for extremely low and low income households. Because the turnover is small (an average of three or four households a month), and the waiting lists long, Section 8 allotments are in constant use. Following is the breakdown of MTW housing Choice Vouchers and the Housing Choice Voucher Waiting List:

<i>MTW Vouchers</i>	
0 Bedrooms	94
1 Bedroom	581
2 Bedrooms	783
3 Bedrooms	472
4 +Bedrooms	82
Total	2012

<i>Section 8 Waiting Lists</i>	
Cambridge residents	1866
Non-Cambridge residents	6493
Total	8359
Elderly/Disabled	777
Family	7582
Total	8359

Non MTW vouchers total another 516 units of leased housing

Assisted Inventory

FEDERAL PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	1,857
<i>Elderly/Special Needs</i>	759
<i>Family</i>	1,095
<i>Non-Dwelling</i>	3
John F. Kennedy Apts Total	83
<i>PH units (JFK LLC)</i>	44
<i>PBA units (JFK LLC)</i>	25
<i>Off-site condos (ESMI)</i>	14
Other Federally-assisted	1
<i>Homeowners'</i>	1
MTW Leased Housing Total	2,012*
<i>Tenant Based</i>	1,576
<i>Total PBA</i>	436
<i>Lancaster St LLC PBA</i>	25
<i>CAHC PBA</i>	57
Non-MTW Leased Housing Total	516
<i>Putnam Square Apartment**</i>	0
<i>Tenant Based**</i>	382
<i>Mod Rehab/Shelter Plus Care**</i>	134
Federally-assisted sub-total	4,469
STATE PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	663
<i>Elderly/Special Needs</i>	334
<i>Family</i>	325
<i>Non-Dwelling</i>	4
Leased Housing Total	163
<i>MRVP Tenant Based</i>	25
<i>MRVP Project Based</i>	110
<i>AHVP</i>	28
Other State-Assisted	126
<i>Roosevelt Towers Mid-Rise</i>	77
<i>Aberdeen/Hammond</i>	16
<i>Putnam School</i>	33
State assisted sub-total	952
TOTAL UNITS	5,421

Barriers to Affordable Housing

Describe the actions that will take place during the next year to remove barriers to affordable housing.

BARRIERS TO AFFORDABLE HOUSING

Maintaining diversity and creating affordable housing opportunities are two central policy objectives of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, there are some provisions and procedures that can be barriers to affordable housing. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue its efforts over the next five years, to remove barriers and encourage support for public policies designed to house its extremely low, low and moderate-income residents.

High Cost of Land and Real Estate

The small amount of vacant land available for development, along with the desirability of living in Cambridge, present one of the most significant barriers to affordable housing in Cambridge: the cost of land and existing buildings. The cost of what little land there is available for development is extremely high and the City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers.

A combination of continuous demand, a relatively fixed supply of housing units, and tremendous pressure for existing rental buildings to be converted to condominiums after the end of rent control have led, over the years, to dramatically increased rental costs in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of many of the City's residents, especially low and moderate-income residents, and those who would like to live here. In 1990, the average rent for a one-bedroom apartment was \$650 a month; in 2003 the average rent was \$1,400 - an increase of 115%.

Most market homeownership opportunities are out of the reach of low and moderate-income first-time buyers. With the current median price for a single-family home in Cambridge at \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 9% of the City's households can afford these prices.

Strategy

The City, through its Affordable Housing Trust, will continue its efforts to overcome this barrier by considering the use of City-owned land, whenever possible, for development as affordable housing. There are problems with this strategy, however, because the City owns a limited amount of land.

The City aggressively supports the purchase of rental properties by the nonprofits, whenever possible, to ensure long-term affordability. Given Cambridge's strong real estate market, these buildings would be permanently lost to the market rate private sector where they would most likely be converted to

condominiums if the nonprofits are not move quickly to purchase and preserve their affordability with long-term deed restrictions.

The City has responded to the booming real estate market and escalating property prices by expanding its first-time homebuyer buyer education programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the development of limited equity units for first time buyers by non-profit housing developers.

Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an ever-escalating real estate market depends in large part on the availability and targeting of federal resources. Recent and projected funding for the Section 8 program and public housing subsidies makes it clear that a reduced level of resources will be available during the next few years for affordable housing production and maintenance. Due to the lack of new funding for Section 8 assistance, approximately, 8,000 low-income households are stuck on the Cambridge Housing Authority's waiting list for leased housing. Further, changes in program administration and possible cuts to the program threaten the thousands of low and very low-income families currently living in Cambridge solely because of their Section 8 vouchers. Additionally, funding for CHA modernization, development and operating subsidies have all been cut severely. The City of Cambridge and the Cambridge Housing Authority will continue to assess all housing activities, this environment where housing resources are becoming scarcer.

State resources are also a critical component to achieving the City's housing goals. Just as federal resources are shrinking, several of the state's prime housing production programs are out of funds. Restoring the state's commitment to housing will be critical in achieving any of the housing goals stated in this plan.

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal and state funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

In the coming years, the City of Cambridge will continue to reassess all of its housing activities to take advantage of opportunities for expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

Zoning

Many types of zoning ordinances and subdivision controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city, with very little vacant land available for development.

Strategy

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD monitors compliance with this ordinance. Staff works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Cambridge also has an incentive-zoning ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, the under a city-wide rezoning effort in recent years has allowed housing as a by-right use in all zoning districts to encourage and promote the development of new housing around the City.

Competing Concerns of Neighborhood Residents

The scarcity of developable land has led to competition over available vacant land available among worthy uses such as open space and affordable housing. There is tremendous pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what would be allowed under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

Strategy

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, and intensive work with neighborhood residents to try to develop support to offset the opposition to certain development projects. However, it is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land.

Termination of Rent Control

The City of Cambridge continues to assess its housing policies in light of the termination of rent control with the goal of preventing continued displacement of low and moderate-income households and helping former residents who have been displaced rejoin their community. The termination of rent control had a dramatic effect on tenants, and the City's housing market. While it was not possible to entirely cushion the impact on the City's most vulnerable populations, the City implemented a variety of strategies. These include increased in affordable housing production, expansion of homeownership programs, and increases in funding and coordination among safety net housing providers such as shelters, housing search and counseling services in the community.

Strategy

Since 1995, Cambridge has made significant contributions to increasing affordable housing through its affordable housing production and preservation programs with a combination of City and Community Preservation Act funds. The City's production programs are comprised of several components, including direct financial assistance to low and moderate income homebuyers, nonprofit acquisition and rehab of multifamily buildings, deferred and low-interest financing for private owners, an inclusionary housing program which requires affordable units in market-rate developments, and expanded

homebuyer education and counseling services. It is important to note that Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing.

HOME/ American Dream Down payment Initiative (ADDI)

1. *Describe other forms of investment not described in § 92.205(b).*

N/A

2. *If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.*
-

ADDI & HOME Funds Recapture Policy

Affordable homeownership units that are funded with HOME funds are subject to primary residency requirements and long-term restrictions limiting the future resale price of the property. The resale price is based on the original affordable purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. These limited equity homeownership units are permanently affordable and must be resold at the affordable resale price to an income-eligible buyer.

ADDI assistance is forgiven twenty percent per year provided the buyer continues to reside in the property as their primary residence. Homebuyers utilizing only ADDI funding are subject to the five-year recapture provisions. Homebuyers who purchase limited-equity units developed with other funding sources and also access ADDI funding are subject to the limited equity unit restrictions noted above as well as recapture provisions for the ADDI funds if the buyer resides in the property for less than five years.

3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*

N/A

4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*

- b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.*
- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*

American Dream Downpayment Assistance Initiative (ADDI)

The Cambridge American Dream Downpayment Assistance Program will offer downpayment and closing cost assistance to low and moderate-income first-time homebuyers purchasing a home in the City of Cambridge. Financial assistance up to \$10,000 or 6% of the sales price of the house being brought (which ever is greater) will be available to low-income homebuyers purchasing homes on the open market and to homebuyers purchasing affordable limited-equity homeownership units through various programs offered by the City of Cambridge. This assistance may be used with first-time homebuyer mortgages sponsored through the State of Massachusetts in conjunction with private lenders. Twenty percent (20%) of the assistance amount will be forgiven each year after the date of closing provided the buyer continues to reside in the property as their primary residence.

The City will examine the capacity of each applicant to undertake and maintain homeownership as part of the application process. This will involve examining available assets, credit, mortgage eligibility, and estimated percentage of gross income to be devoted to homeownership expense.

The City of Cambridge will advertise the program in its marketing materials and on its web site. In addition, the City will include the program as part of the curriculum for its monthly first-time homebuyer class. Marketing materials describing the program will be distributed to local lenders and real estate agents. The City will also include information about the program when marketing affordable homeownership units and when conducting regular outreach events advertising the various housing services offered by the City.

ADDI Regulatory Citations and References

SUMMARY OF ADDI REGULATIONS

Generally, requirements for HOME-assisted homebuyer projects apply to ADDI projects. However, there are some nuances in the ADDI statute that make the requirements differ slightly. Below is a summary of the HOME regulation sections that applies to ADDI. *Statutory source of requirements: National Affordable Housing Act of 1990 (NAHA).*

SUBPART E - PROGRAM REQUIREMENTS

- Private-public partnership (§ 92.200);
- Distribution of assistance (§ 92.201);
- Income determinations (§ 92.203);
- Pre-award costs (§ 92.212); and
- Matching contribution requirements of §§ 92.218 – 92.222 (apply only to FY 2003 ADDI funds).

SUBPART F - PROJECT REQUIREMENTS

- Maximum per-unit subsidy amount under § 92.250(a) applies to the total HOME and ADDI funds in a project;
- Property standards (§ 92.251);
- Affordability requirements (§ 92.254(a) and (c));
- If a project receives both HOME and ADDI funds, the total of HOME and ADDI funds in the project is used for calculating the period of affordability described in § 92.254(a)(4) and applied to resales (§ 92.254(a)(5)(i)) and recaptures (§ 92.254(a)(5)(ii)).

SUBPART H - OTHER FEDERAL REQUIREMENTS

- Federal and nondiscrimination requirements (§ 92.350);
- Environmental review (§ 92.352);
- Labor requirements (§ 92.354);
- Lead-based paint (§ 92.355);
- Conflict of interest (§ 92.356); and
- Consultant activities (§ 92.358).

SUBPART K - PROGRAM ADMINISTRATION

- HOME Investment Trust Fund under § 92.500, with the exception of paragraphs (c)(2) and (d)(1)(A);
- HOME Investment Partnerships Agreement (§ 92.501);
- Program disbursement and information system (§ 92.502);
- Program income, repayments and recaptured funds under § 92.503, except the program income and recaptured funds must be deposited in the participating jurisdiction's HOME investments trust fund local account and used in accordance with the HOME program requirements;
- Participating jurisdiction responsibilities and written agreements (§ 92.504);
- Applicability of uniform administrative requirements (§ 92.505);
- Audit (§ 92.506);
- Closeout (§ 92.507);
- Recordkeeping (§ 92.508), (sections relevant to homebuyer assistance); and
- Performance reports (§ 92.509).

HOMELESS

Specific Homeless Prevention Elements

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

1. *Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.*
2. *Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*
3. *Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.*
4. *Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*
5. *Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Homeless Needs

In its January 24-25, 2005 overnight program and street census, the Cambridge Continuum of Care counted 501 homeless persons within the City of Cambridge. Included in the count were 42 families, all of whom were in shelters or transitional housing programs, and 388 single men and women. Of the 388 single adults, 223 were in shelter, 120 were in transitional housing programs, 4 were inpatients in the Cambridge Hospital, and 41 (up from 35 last year) were counted sleeping on the street, in subway stations, in ATMs, in cars, and other such places. Housing Activity Charts that appear later in this Plan provide basic information about the seven year-round shelters, one seasonal shelter, one ad-hoc shelter (Bread & Jams operates as a shelter only in the worst weather), and twelve transitional housing programs in the Cambridge Continuum.

Recognizing the multiplicity of reasons that individuals and families become homeless, and the diversity of challenges and circumstances that must be addressed in order to end their homelessness, the Cambridge Continuum has evolved a comprehensive and varied mix of supportive services to try and address the needs of the residents of these shelters and transitional housing programs and the unsheltered homeless who stay in Cambridge. The Service Activity Charts that appear later in this Plan provide basic information about the outreach, case management, fiduciary, legal, housing search, education, employment, life skills development, and other supportive services programs operating in the Cambridge Continuum.

Obstacles to Addressing Homelessness

Obstacles to addressing homelessness include the insufficient supply of housing that is affordable to persons with very low incomes (e.g., at or below 30% of the Area Median Income); the high cost of developing such housing, particularly in light of the lack of Section 8 (Housing Choice) vouchers that can be project-based; limited housing development resources, and competing pressures to develop and protect the availability of housing that is affordable to individuals and families from diverse socioeconomic segments of the community; limitations on the availability of case management, substance abuse treatment, and mental health services needed to support chronically homeless persons that have transitioned into housing; limited employment options for homeless individuals and heads of households, which constrain their ability to sustain independent living, and limited short-term education and training options for enhancing their employability; limited employment and housing options for persons with histories of incarceration, credit or debt problems, and/or tarnished housing histories. Domestic violence, substance abuse, mental illness, and/or employment-ending illness or disability can put both individuals and families at heightened risk of homelessness. To the extent that companies do not offer sick time to employees, low income single parents with children too sick to attend school or child care are at risk of job loss and, therefore, homelessness.

In addition to these obstacles, the fact that homelessness is regional in nature makes it difficult to speak about ending homelessness in a single community like Cambridge, especially if, as each shelter or transitional housing resident transitions to a “higher” level or out of homelessness, another individual or family replaces that resident from somewhere in the large metropolitan area of which Cambridge is only one small community.

- Family shelters are primarily funded by the State’s Department of Transitional Assistance, which places homeless families in the next available shelter bed within a fairly substantial radius. Domestic violence programs specifically seek to house battered women and their children in communities where their abuser cannot find or access them. Ending family homelessness in Cambridge would require either closing the family and DV shelter beds or, more humanely, implementing a more effective statewide program for preventing family homelessness and more immediately housing DV victims. By virtue of the precarious nature of their finances, a portion of the large number of economically marginal families across the State is at risk of homelessness all the time. Although locally administered prevention programs (described elsewhere in this document) help avert the homelessness of precariously housed Cambridge families. The State is hoping that more expansive implementation of the new Residential Assistance to Families in Transition (RAFT) program will help additional families avoid homelessness. Risk of homelessness is, of course, compounded by substance abuse, mental illness, and domestic violence. To the extent that family homelessness is, at least partly, economic in origin, ending such homelessness will likely require affordable housing with costs tied to family income, and more successful efforts to upgrade the skills and employability of family heads of households, so they are better prepared to gain and hold jobs that offer a living wage and benefits. Given the high cost of child care, the inadequate availability of subsidies also constitutes an obstacle to addressing homelessness, in that child care competes with rent and food for the limited resources of low income families.

Summary of the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but at imminent risk of homelessness.

The underlying needs of precariously housed and at-risk individuals and families with children are not dramatically different from the needs of their counterparts who have become homeless. (See, for example, Bassuk, et. al., “The characteristics and needs of sheltered homeless and low-income housed mothers” in

the Journal of American Medical Association (1996) 276, 640-646): affordable housing, stable income, and assistance in addressing the circumstances that renders them at risk: substance abuse, mental illness, HIV/AIDS, lack of education or skills to obtain and hold gainful employment, domestic violence, poor money management skills, etc. To the extent that they remain on the economic margins, individual and family households are at ongoing risk of homelessness, whether because of an increase in rent, the need to pay uncovered health care costs, loss of work due to an injury or illness or dismissal for staying home – in the absence of sick time – to care for a sick child, etc.

During FY 2003 and 2004, the City of Cambridge Multi-Service Center, often working in conjunction with Catholic Charities (which administers FEMA), HomeStart (which administers the Cambridge Housing Assistance Fund), Family to Family, the Salvation Army, and other local agencies assisted 900 at-risk individual and family households in staying in their existing homes, or transitioning to alternate housing. Families received a combination of legal support in helping to forestall or avoid eviction, mediation support, in helping to negotiate settlements with their landlords, and cash assistance (paid to the landlord) to help address rent or utility arrearages, or to cover the up-front costs of moving to new housing (first month's rent, last month's rent, security deposit, moving costs, etc.)

The cost effectiveness of preventing homelessness, as compared with the cost of sheltering and then transitioning a family out of homelessness, is increasingly apparent, and there appears to be strong State support for increasing funding for a cash assistance program (RAFT) which helps at risk families avoid eviction and homelessness.

Priority Homeless Needs

The Cambridge Continuum conducts a census of homeless persons more or less annually. Per HUD's request, this year's census was conducted during the last week of January (2005).

Counts of homeless individuals and families in Cambridge-based shelter and transitional housing (TH) programs were derived from administrative records furnished by the various shelter and TH providers for the overnight period January 24-25, 2005. The count of unsheltered persons was accomplished for that same overnight period via a street census coordinated by the City of Cambridge Department of Human Service Programs, in collaboration with the CASPAR First Step Street Outreach program. Following prescribed routes that drew upon the expertise of street outreach staff, and under the leadership of street outreach program staff, eight teams of volunteers drove and walked along Cambridge streets, visited Cambridge subway stations, and surveyed Cambridge parking lots and other protected areas (greenspaces were excluded due to the deep snowcover) to locate and count unsheltered homeless persons. Because the street count took place between the hours of 2AM and 5:30AM, there was no danger of duplicate counting of sheltered or transitionally housed individuals.

At the time of the Census, the Cambridge School Department was serving some 150+ McKinney-eligible children from approximately 100 doubled-up families. It is conservatively estimated that 5% of these families (5 families consisting of 13 women and children) were at extremely high risk of displacement and street homelessness. Because they were not strictly unsheltered at the time of the Census, they were not added to our Census total; however, their existence is factored into our assessment of the gaps in shelter, transitional housing, and permanent supported housing.

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	223 (A)	120 (A)	45(N) (see note #1)	388
2. Homeless Families w/ Children	29 (A)	13 (A)	(see note #2)	42
2a. Persons in Homeless Families with Children	75 (A)	38 (A)	(see note #2)	113
Total (lines 1 + 2a)	298 (A)	158 (A)	45 (N)	501

Homeless Populations Methodology Notes

(1) **Counting Sheltered Individuals & Families and Unsheltered Individuals** - Counts of homeless individuals and families in Cambridge-based shelter and transitional housing (TH) programs were derived from administrative records furnished by the various shelter and TH providers for the overnight period January 24-25, 2005. The count of unsheltered persons was accomplished for that same overnight period via a street census coordinated by the City of Cambridge Department of Human Service Programs, in collaboration with CASPAR's First Step Street Outreach program. Following prescribed routes that drew upon the expertise of street outreach staff, and under the leadership of those street outreach program staff, eight teams of volunteers drove and walked along Cambridge streets, visited Cambridge subway stations, and surveyed Cambridge parking lots and other protected areas (greenspaces were excluded this year due to the deep snowcover in place two days after a blizzard dropped two feet of snow over the City) to locate and count unsheltered homeless persons.

Because the street count took place between the hours of 2AM and 5:30AM, there was **no danger of double-counting any sheltered or transitionally housed individuals**. Double-counting of unsheltered homeless persons was ensured because the street count was a "body count" while unsheltered persons were sleeping. The fact that such persons were sleeping, combined with the difficulty of traveling between surveyed locations because of the blanket of snow, ensured that unsheltered persons were not double-counted.

Although the snow made the conduct of the census more difficult, it probably rendered our count more accurate than in past years, by encouraging at least some typically unsheltered persons to access overflow shelter beds, and by forcing other typically unsheltered persons who might ordinarily sleep outdoors in more remote or inaccessible locations to instead seek the protection of subway stations and other such buildings that we were able to survey. We conservatively estimate that our count of 41 unsheltered homeless persons plus the 4 temporarily hospitalized undercounted by 10% the number of unsheltered homeless. That is, we estimate that there were another five (5) unsheltered persons sleeping in parked cars, subway tunnels, building basements, or other obscure locations where Street Census volunteers would not have noticed or been able to count them. Because we can't be sure about the number of uncounted unsheltered homeless persons, we have not augmented our statistics to reflect this presumed undercount, and these presumed-but-uncounted unsheltered homeless individuals are not figured into the gaps analysis.

(2) **"Unsheltered Families"** - Generally speaking, there is ongoing shelter and transitional housing capacity to serve 42-46 families in the Continuum (depending on family sizes, rooms can be configured at one shelter to serve 10-14 families); on the night of the point-in-time survey, all available space was filled

by 42 families using 113 beds. At the same time, the Cambridge School Department identified an additional approximately 150 McKinney-eligible pupils from approximately 100 doubled-up households. Because the Massachusetts Department of Transitional Assistance has not kept records about families denied shelter on account of “excessive income” (i.e., income in excess of 130% of the federal poverty rate, but inadequate to pay for housing), the School Department’s data offers the best picture of families who would be HUD homeless, but for the willingness of other families to share their apartments, in violation of their lease. (Were their landlords – often the Cambridge Housing Authority – to discover their existence in violation of the terms of the host family’s lease, many other of these families would be at the imminent risk of eviction that HUD uses as a criteria for establishing homelessness.) Conservatively, we estimate that 5 of these 100 families (5 families, consisting of 5 adults and 8 children) are in situations that are precarious enough to merit inclusion in our calculation of the gaps in shelter, transitional housing, and permanent supported housing. **Because they are not currently in shelter or other HUD-homeless situations, however, we have not included these families in our populations or subpopulations charts.**

Homeless Subpopulations

Part 2: Homeless Subpopulations	Sheltered	Data Quality	Unsheltered	Data Quality	Total
1. Chronic Homelessness	194	A,E	39	A,E	233
2. Seriously Mentally Ill	117 (indiv) + 11 (family)	A,E			
3. Chronic Substance Abuse	257 (indiv) + 8 (family)	A,E			
4. Veterans	30 (indiv) + 2 (family)	A,E			
5. Persons with HIV/AIDS	29 (indiv) + 5 (family)	A,E			
6. Victims of Domestic Violence	42 (indiv) + 23 (family)	A,E			
7. Youth (Under 18 Years of Age)	0 (indiv) + 0 (family)	A			
(No shelters or TH programs in Cambridge are licensed to serve youth under 18 years.)					

Homeless Subpopulations Methodology Notes

The estimates of the subpopulation numbers were obtained by applying provider/program-specific estimates of the prevalence of persons with each of the specified needs or circumstances (e.g., chronic homelessness, mental illness, veteran status, etc.) against the enumerated program and street census counts of January 24-25, 2005.

It is difficult to accurately quantify the prevalence of disability-related needs in the homeless population. Provider staff at shelters and transitional housing programs are reluctant to label individual clients as having serious mental illness or chronic substance abuse problems unless the client has disclosed a disability, is known to be in treatment for the disability, or is receiving benefits for which there must have been a prior determination of disability.

Because of this provider reluctance to label apparently disabled persons as having a disability, unless they have clear proof of that disability, HMIS statistics will likely under-state the prevalence of special needs. Although providers are increasingly conservative in their estimates of the prevalence of special needs, those

estimates are likely to be more accurate than the even more conservatively recorded HMIS data, at least for the time being.

Likewise, HMIS statistics about chronic homelessness probably undercount the prevalence of chronically homeless persons in Cambridge. The apparent drop in our Continuum's estimate of chronic homelessness (from last year's 244 to this year's 233) is less a reflection of any actual change in the population, and more a product of providers' increasing reluctance to attribute chronic homelessness to clients that they have only known for a relatively short period of time. Specifically, with a year's more experience using HMIS, providers are more aware of the difficulty of accurately documenting length of prior homelessness. In the absence of sufficient documentation, providers will not record as chronically homeless clients whom they truly believe are chronically homeless.

Whereas this might not be as much of an issue in a more geographically isolated Continuum where the entirety of the homeless population is well known to a few larger providers, the fact that homeless persons routinely travel to and from Boston and surrounding communities makes it much harder for any single provider to be sure that their client has truly been in shelter or on the street for the requisite amount of time – especially in the absence of transfer of information agreements among providers from the different Continua serving Greater Boston and the abutting North and South Shore metropolitan areas.

While providers are increasingly cautious even in their estimates about the prevalence of chronic homelessness, their estimates still exceed HMIS-recorded levels.

Needs of the Homeless – Setting the Stage for the Gaps Analysis

These basic statistics and estimates only begin to describe the needs of the homeless population. Individuals and families may become homeless for one or more of a multitude of reasons, including, but not limited to: (a) loss of income or other inability to maintain payments for existing housing and inability to find alternate affordable housing; (b) eviction (for cause or because a landlord has other designs on the unit); (c) relationship failure (e.g., domestic violence, divorce, separation, family disagreement, termination of support for a sibling, etc.); (d) loss or departure of a bread-winner; (e) substance abuse; (f) mental illness; (g) gambling problems; (h) inability to find or sustain housing following discharge from prison/jail, foster care, or participation in a residential treatment program; (i) inability to find or sustain housing following discharge from military service; and/or (j) inability to find or sustain housing upon arrival from another community, state, or country.

A homeless person's inability to regain housing could be exacerbated by a poor housing history, a criminal record, poor credit or significant unpaid debt (especially debt owed to utility companies or a prior landlord), and, most often, lack of adequate income in the absence of a mobile housing subsidy or available subsidized apartment.

The needs of homeless persons, in addition to the obvious need for affordable housing, therefore include some combination of (a) food, clothing, and shelter; (b) income from benefits or employment; (c) treatment for substance abuse, mental illness, health- or disability-related problems; (d) housing search assistance; (e) assistance accessing work or the prerequisites for gainful employment; (f) money management, credit or debt repair, and/or assistance addressing legal issues; (g) support for strengthening independent living skills; (h) assistance overcoming a criminal history or poor housing history; and (i) assistance connecting with mainstream services that can support retention of housing once it is obtained. In the Cambridge Continuum, some of these needs are addressed by case managers; other needs are addressed by more specialized supportive services staff.

In a very real sense, the service delivery paradigm has defined the way Continuums of Care, like that of Cambridge, have viewed the needs of homeless individuals and families.

- In the traditional model used by Cambridge and other Continuums in the 1990s, providers first seek to “stabilize” the homeless person in shelter or transitional, then, based on a needs assessment completed by a case manager, implement a service plan that can, in turn, address the causes of homelessness (e.g., mental illness or substance abuse, lack of benefits or employment income, etc.), address the obstacles to successfully competing for housing (e.g., bad credit, problematic housing history, unresolved legal issues, etc.), help the person compete for and obtain housing (e.g., housing search, cash assistance with transitioning costs, etc.), and then offer follow-up stabilization support to help the household sustain that housing.

Because some, often chronically, homeless persons have been unable or unwilling to utilize this incremental approach, the Continuum has operated street outreach and low threshold drop-in programs that could address these persons’ basic needs, hoping, over time, to establish trusting relationships that would overcome resistance to seeking assistance via the route of shelter and then transitional housing.

Based on this service delivery paradigm, homeless people need shelter and transitional housing, case management, and the mix of supportive services that will be most helpful in addressing their specific issues. In Cambridge, this model has helped many homeless people. In FY 2003 and 2004 alone, the Continuum was able to help 363 individuals (including 174 chronically homeless persons) and 155 families transition from homelessness to housing.

- More recently, the inability of this incremental approach to end the homelessness of “more difficult-to-serve” – often chronically – homeless persons has generated interest in a “housing first” paradigm, in which, as the name implies, the homeless person is first offered (permanent supported) housing, and once housed, is offered the mix of services that will hopefully enable him/her to retain that housing and avoid future instances of homelessness. With data increasingly demonstrating the efficacy of accelerated placement into permanent supported housing (PSH), the Cambridge Continuum has expanded its menu of PSH options to supplement, and in some cases to supplant, the more incremental approach. In the past 2-3 years, the Continuum has opened 61 new units of PSH, effectively doubling its program capacity; another 20 units are expected to come on line by Fall 2005. **Based on this service delivery paradigm, homeless people need permanent supported housing, case management, and the mix of supportive services that will be most helpful in addressing their specific issues.**

The underlying assumptions about whether a homeless person is best served by shelter, transitional housing, or PSH thus determine how the Housing Gaps Analysis chart is completed.

With the right mix of supportive services, and in the appropriate type of housing, accelerated placement into PSH could probably work for any homeless individual or family with a disability. From that perspective, the only homeless people who need shelter or transitional housing are those who are programmatically ineligible for PSH, that is persons who have no qualifying disability.

On the other hand, persons who have not yet stabilized their mental illness or substance abuse problems may pose an unacceptable (to a prospective landlord) risk to themselves, their neighbors, and the property in which they are housed. Such persons require the most intensive services, are least likely to follow their service plans, and are the most difficult to place in privately owned housing, because despite the program’s guarantee of rent, property owners typically see them as undesirable tenants. Such clients would be best suited to placement in a somewhat segregated apartment building, possibly owned or managed by a non-

profit or faith-based provider, that would be more tolerant of disruptive behaviors than conventional owners concerned about property value and mainstream neighbors.

Unfortunately, in Cambridge, which has some of the highest housing prices in the nation, there are no such existing properties, and we know of no large apartment buildings that can be affordably purchased and converted into the kind of congregate PSH that might house actively drinking or drugging and “unruly” homeless persons off the street. Converting smaller properties is very expensive, costing \$200,000 to \$250,000 per unit, and such projects are very difficult to site. Shelter Inc.’s SHP-assisted development of a 9-unit SRO property formerly owned by a religious order has been a notable exception, although they too, had to compromise on tenant selection to win siting approval.

In implementing its now 123 units of PSH for individuals and families, the Cambridge Continuum has used a variety of models, including site-based PSH (e.g., 30 units of S+C at the YMCA, 16 units scattered in a two multi-unit buildings owned by Cambridge Housing Authority, nine (9) SRO units in a newly developed property, three units in a larger supported housing complex) and scattered site PSH (e.g., 38 units of leasing plus services; 16 units of Shelter Plus Care, five scattered site condominiums). A six unit PSH program operating in several buildings owned by a formerly “friendly” landlord who was bought out by a new owner is now seeking a new home in a building where management is receptive to the goals of the program, and is willing to restrict rents to the allowable FMRs.

In asking shelter and transitional housing providers to designate the most appropriate level of housing for their guests, we directed them to base their decision about suitability for PSH on the assumption that we would develop units pursuant to one of these two models.

Chart Using TAC’s Methodology for Assessing Need for Various Levels of Emergency Housing

	Point-in-Time Survey Count	Best Served by Shelter	Best Served by TH	Best Served by PSH	Ready for PH*
Currently Sheltered Individuals	223	103	44	55	21
Individuals Currently in TH	120		53	34	33
Currently Unsheltered Individuals	45	35	1	9	0
Need Totals (Individuals)		103+35+21=159*	44+53+1+33=131*	55+34+9=98	
Current Available Capacity + Capacity Under Dev’t		Shelter: 219 (not incl. o’flow)	TH: 119+	PSH: 25**	
Currently Sheltered Families***	29 (75 beds)	29 (75 beds)	10 (25 beds)	5 (13 beds)	7 (18 beds)
Families Currently in TH	13 (38 beds)		6 (17 beds)	3 (8 beds)	4 (10 beds)
DOE McKinney families in immediate need of emergency housing	5 (13 beds)	1 (3 beds)	2 (5 beds)	-	2 (5 beds)
Need Totals (Families)		29+1=30*** (75+3=78 beds)	10+6+2+2=20* (25+17+ 5+6=53 beds)	5+3=8 (13+8=21 beds)	
Current Available Capacity + Capacity Under Dev’t		Shelter: 29-33 (66-79 beds)	TH: 13 (26-33 beds)	PSH: 0**	

* Note that residents of shelter and TH for individuals deemed ready for PH are counted as needing TH or shelter, respectively, because until they find affordable housing, they must remain in their current residential program. See the following sections on Need for Family Shelter and TH for the method used to calculate need for family units. Among the four families deemed ready for permanent housing, two are families in the Midpoint program who are expected to take over the leases on their transitional units and so will not need to remain in their current residential program.

** Current available PSH capacity exists only in unoccupied units of current inventory plus the 20 units under development, since PSH is permanent housing, and persons currently housed in PSH need that housing. At the time of the census, only five of 112 units were unoccupied.

***Because slots in family shelter are immediately filled by the State’s Department of Transitional Assistance or the domestic violence provider network drawing from a regional pool of eligible families, there is immediate demand for every bed that would be emptied by a family transitioning to a more appropriate housing level (TH, PSH, or PH). Thus, the utilization of family shelter is not diminished – at least on a local level – by transitioning a portion of the residents to other, more appropriate residential settings.

The foregoing analysis yields the following assessment of housing gaps:

Part 3: Homeless Needs: Individuals	Need	Available	Gap	Year 1 Goal	Year 1 Complete	% of Goal	Priority H,M,L	Plan to Fund? (Y or N)	Source of Funds CDBG, HOME, HOPWA, ESG, SHP, Other
Emergency Shelter Beds	159	219	---	---	---	---	---	---	---
Transitional Housing Beds	131	119	12	5	0	0	H	Y	SHP
Permanent Supported Housing Beds	98	25	73	7	0	0	H	Y	SHP
Total	388	363	85						
Chronically Homeless	(see note below)								
Part 4: Homeless Needs: Families									
Emergency Shelter Beds	30 units 78 beds	29-33 units 66-79 beds	---	---	---	---	---	---	---
Transitional Housing Beds	20 units 53 beds	13 units 26-33 beds	7 units 20 beds	---	---	---	---	---	---
Permanent Supported Housing Beds	8 units 21 beds	0	8 units 21 beds	---	---	---	---	---	---
Total	58 units 154 beds	42-46 units 92-112 beds	15 units 41 beds						

Plans to Address the Needs of Chronically Homeless Persons: We estimate that chronically homeless persons account for approximately half of the gap in transitional housing and permanent supported housing.

- An amendment which has already been proposed to HUD would convert five (5) units of transitional housing for families into five (5) units of transitional housing for chronically homeless women.
- The “Samaritan” initiative grant proposal that will be assigned top priority by the Continuum of Care in its 2005 SuperNOFA application to HUD would create seven (7) units of permanent supported housing (PSH) for chronically homeless individuals; three of the slots would target chronically homeless young adults.
- The Continuum was very recently notified that we have been awarded a \$500,000 “Recaptured HOME Funds” grant for the purpose of developing permanent housing for chronically homeless persons (who would receive supportive services funded by other sources). The Continuum hopes to use this grant to leverage the additional resources needed to create 3-5 units of PSH. It is expected, however, that development of this resource would occur in years 2-3 of the five year period of this Consolidated Plan.

NOTE: The City is committed to continuing to prioritize and support efforts to prevent and address homelessness, including chronic homelessness. A 10 Year Plan Committee, co-chaired by the

Mayor and City Manager recently concluded its work with a series of recommendations for City, State, and federal action to prevent and address homelessness. The proposed Plan will be brought to the City Council for discussion and, hopefully, ratification. The 10 Year Plan embraced the ongoing work of the Continuum of Care planning process, which annually prioritizes homeless-serving projects for McKinney funding. The following is a description of that ongoing planning process.

The information from these sources is shared with the participants in the ongoing Homeless Services Planning Committee (HSPC), which is chaired by the City's Department of Human Service Programs (DHSP), and which includes a diverse group of stakeholders. The following is a description of the role of the DHSP and role and composition of the HSPC, taken from the Cambridge Continuum's most recent SuperNOFA application:

Description of Cambridge CoC Planning Process/Structure

The DHSP brings a mix of direct service, planning, and administrative expertise to its role as lead entity for the CoC planning process. The DHSP's Multi Service Center is home to City-sponsored prevention, case management, and transitional housing programs, and provides (fully equipped) office space for a range supportive services programs sponsored by collaborating non-profits. The DHSP is also the City's principal social services planning and grants management agency (e.g., SHP, CDBG, ESG, etc.). In its role as lead agency for the CoC planning process:

- The DHSP convenes and staffs an ongoing **Homeless Services Planning Committee (HSPC)** and participates on all its subcommittees;
- The DHSP convenes and staffs a seasonal **SuperNOFA Steering Committee (SSC)** which reviews the HSPC's SuperNOFA recommendations for fairness, soundness, and consistency with Consolidated Plan, and recommends any necessary modifications;
- The DHSP collects, analyzes, and disseminates the **demographic and programmatic data** and **consumer input** that informs the deliberations of the aforementioned planning bodies; and
- The DHSP coordinates **HMIS implementation** in partnership with the dedicated HMIS project sponsor University of Massachusetts (Boston)

For the past nine years, the Cambridge Continuum's planning efforts to address homelessness have been **coordinated** by the **Homeless Services Planning Committee (HSPC)**, which brings together homeless service providers, homeless and formerly homeless persons¹, representatives from City government, and other interested parties (see subsection (d) below). Convened and supported by staff from the Cambridge Department of Human Service Programs (DHSP), the HSPC holds **monthly (plenary) meetings to identify and address service-related needs and obstacles to more effective service delivery**. Discussions at HSPC plenary meetings -- which typically involve **25-35 participants including staff from 15-20 programs, 2-4 homeless/formerly homeless persons, and other interested constituencies** -- contribute source information for, and provide a framework for interpreting and responding to, the Gaps Analysis and the qualitative data obtained from program site visits and consumer forums, described later in this document.

HSPC plenary meetings address both matters related and unrelated to the annual SuperNOFA (see subsection (c) below for topics). Each year, as the time for a SuperNOFA application approaches, the HSPC devotes an

¹ Although HSPC meetings regularly include a small number of homeless and formerly homeless persons, , we recognize that many homeless persons are unable to participate in an ongoing formal planning process like the HSPC. We therefore organize more informal shelter-, transitional housing-, and drop-in-based forums where homeless/formerly homeless persons can be heard. This year, 131 consumers attended 12 such forums.

increasing portion of its efforts to the annual **needs assessment, prioritization of needs, and prioritization of SuperNOFA projects required by HUD.**

The components of Table 1A in earlier portions of this Plan describing the magnitude and nature of the homeless population, and comparing the needs of that population for shelter, transitional housing (TH), and permanent supported housing (PSH) to the available supplies of those resources are one source of data about needs. As described elsewhere in this document, that analysis identified gaps in both transitional housing (12 units / beds for individuals; 7 units / 20 beds for families) and permanent supported housing (73 units / beds for individuals; 8 units / 21 beds for families).

Note that the methodology used to assess gaps compares the point-in-time needs -- for shelter, TH, PSH, and permanent housing without supports (PH) -- of homeless persons counted during the census against the available supply of such housing (and housing under development) at that moment. The methodology assesses need in terms of the **most appropriate source of housing** as opposed to the **actual source of emergency housing** being utilized by the persons counted. That is, although shelter beds may be fully occupied on the night of the census, if most of the occupants of those shelter beds would be better served in TH or PSH or PH, then the methodology indicates a low need for shelter and a higher needs for these other kinds of housing. Based on the assumption that shelter is the housing of last resort, the methodology predictably shows an over-supply of shelter beds and an under-supply of all other kinds of housing.

Other sources of data include the information gathered by City Human Services Department grants management staff at site visits to some two dozen McKinney-funded programs and from the annual and/or semi-annual reports they file; the information and impressions provided by well over a hundred homeless individuals and heads of households at consumer forums conducted at a dozen shelters, transitional housing programs, and drop-ins; and the applications for program renewal or new program funding that providers submit specifically for the consideration of the CoC planning process.

All of this data is brought by the DHSP to the members of the HSPC to inform their discussions and their process of developing recommendations for the SuperNOFA application. Once the HSPC has developed its SuperNOFA recommendations, the City constitutes a **SuperNOFA Steering Committee (SSC)** to review those recommendations, and to propose changes necessary to ensure fairness, sound judgment, and consistency with the City's Consolidated Plan. Chaired by senior DHSP staff, this year's SSC also included senior staff from the Cambridge Housing Authority (CHA) and Cambridge Community Development Department (CDD); the Director of On the Rise, a non-profit provider that no longer seeks HUD funding; and a formerly homeless person and founding director of Solutions at Work, a small business and non-profit provider which ceased operations this year. Our **SSC excludes non-profit provider agencies that might have a financial stake** in the outcome of the SuperNOFA planning process.

When its agenda isn't focused on the annual SuperNOFA, HSPC plenary meetings explore **other strategies for addressing needs identified in the assessment process** -- provider policy changes, mechanisms for more effective provider collaboration, program development through non-SHP-related resource development, and new initiatives that don't require grant-getting. This year, most of three meetings and smaller portions of other meetings were devoted to our Continuum's efforts to develop a **Ten Year Plan to End Homelessness**. Other discussions at plenary meetings this past year contributed to the enhancement of our discharge-related protocols; strengthened mutual awareness of resources available to support homeless families; provided guidance for enhancing our standardized tool for assessing client eligibility for and helping them obtain mainstream benefits; promoted awareness of a draft policy on more effective implementation of A.D.A. reasonable accommodation guidelines among homeless providers; and guided ongoing refinement of the City's Directory of Homeless Programs and Services.

Subcommittees meet on an as-needed, rather than “standing” basis; this past year there were three active subcommittees. One subcommittee’s focus was on strengthening **collaboration on services and discharge planning for homeless persons admitted for a brief hospitalization**. The second subcommittee’s focus was on **strengthening Continuum efforts to support client participation in mainstream benefits**. The third subcommittee exchanged frequent e-mails, but met only twice to plan the **point-in-time census of unsheltered persons**.

Members of the HSPC also served on **statewide committees**, representing the Cambridge CoC at meetings of the Massachusetts Housing and Shelter Alliance (MHSA) and its committees (corrections committee, shelter committee), at meetings called by the State to enhance utilization by local Continua of federally funded mainstream resources channeled through the State, to compare strategies on HMIS implementation, and to promote coordination of local Ten Year Plans with the State’s plan.

Dates and Main Topics of Cambridge CoC Planning Meetings Held Since June 2003

Note: "Plenary" meetings refer to open meetings of the Homeless Services Planning Committee (HSPC)

Date and Planning Body	Main Topics
7/10/03 plenary	State Budget update; discuss draft recommendations of "Breaking the Barriers" task force on enhancing disabled access & facilitating reasonable accommodations in homeless services; discuss Piano Dave Project vis-à-vis value of, and strategies for, enhancing homeless participation in mainstream cultural / recreational activities
7/11/03 committee	Committee on Collaborative Service & Discharge Planning for Briefly Hospitalized Homeless Persons ("CSDP"): providers meet quarterly at each other's programs to build connections and understanding of respective roles in serving homeless persons with SMI and/or CSA ; to improve cross-referral & discharge planning from inpatient units.
8/14/03 plenary	Discuss HMIS, esp. draft HUD data standard; develop letter providing feedback to HUD
9/11/03 plenary	Discuss changes in street outreach program; report from MHSA statewide meeting on data collection re: unsheltered homeless (with Dr. D. Culhane, P. Mangano); further discuss HUD national data standard; discuss State's "virtual gateway" MIS plans; report on mtg w/ ICH Regional Coordinator re: Cambridge 10 Year Plan development; discuss HUD monitoring visit – program & HMIS implications; mainstream benefits protocols update; legislative update
9/26/03 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
10/9/03 plenary	Discuss serving ex-offender homeless; discuss collaborative approach to applying for Boston Fdn homelessness prevention grant; discuss changes in HUD APR; report from ICH's New Eng. regional conference on 10 Year Plans; discuss key issues re: Cambridge 10 Year Plan: (access to housing & community supports to prevent new or repeat homelessness, breadth of at-risk population, HUD focus on chronic homelessness, special needs of unsheltered.
11/13/03 plenary	Report on NAEH & NCH annual conferences; discuss upcoming homeless census; discuss Asperger's Syndrome & homelessness; 2 nd discussion on key issues re: 10 Year Plan: geography, necessary resources, relapse tolerance
11/14/03 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
11/14/03 committee	Committee on Mainstream Benefits: reviewed and recommended changes to Continuum guide to mainstream benefits; recommended development of simplified client assessment tool; assigned responsibility for revisions
11/26/03 committee	Census Planning Comm. (to plan 12/8/03 census): revise team routes & protocols. (Census canceled by blizzard)
12/11/03 plenary	Report status of Solutions at Work (suspending operations); report on blizzard postponement of 12/8 street census; 3 rd discussion of key issues re: 10-Year Plan: families; report on recommendations of Governor's Commission.
1/8/04 plenary	Report on efforts to find new sponsors for Solution at Work's programs after closure; report on efforts/needs re: Bread & Jams/OCBC Church winter emergency shelter; new programs updates: Shelter Inc. McKay PSH, T-House PSH, On the Rise Wellness program; early SuperNOFA planning (renewal preconditions; plan for soliciting provider "intent to renew", "rationale for renewal", prioritizing renewals, soliciting new proposals; plan consumer forums
2/12/04 plenary	Discuss Jan. 15-16 Program Census; discuss MIT students' proposal to create on-campus overnight shelter; brief report back on provider response re: intent to renew; State Budget update on relevant line items; voter registration
3/11/04 committee	In place of the usual plenary, Census Planning Comm. met to plan 3/29 census: revise street census routes and protocols to reflect updated knowledge of overnight patterns. After meeting, field-tested proposed route changes.
3/26/04 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
4/8/04 plenary	Discuss availability of street outreach team to support persons discharged from residential progs. for discip. reasons; State Budget update; discuss homeless census results & gaps analysis implications; discuss consumer forums; discuss importance of APRs and HMIS participation vis-à-vis project renewal; discussion, votes, & recommendations for renewal of expiring grants; discuss "disabled" designation; dissemination of three possible new PSH proposals
5/13/04 plenary	SuperNOFA updates (non-renewal of Solutions, potential for 2 nd new PSH); report on Mayor & City Manager meeting with Phil Mangano on 10-Year Plan; Cambridge AHAR participation; final Breaking the Barriers recommendations.
6/10/04 plenary	Vote on prioritizing renewals and new PSH projects; constitute Steering Committee; discuss CHNA #17 mini-grants.
6/11/04 committee	CSDP (recurrent agenda, see 7/11/03 meeting)
6/23/04 SuperNOFA Steering Committee	Review HSPC process for fairness, sound judgment, consistency with Con. Plan. Address withdrawal of prospective new PSH sponsor; establish contingency use of funds allocated to Cambridge if either of two renewal projects with outstanding APRs fail to meet qualify for renewal; re-order two priorities based on number of clients served.
7/8/03 committee	Comm. on Mainstream Benefits: review & recommend further changes to Continuum guide to mainstream benefits; recommend development of simplified client assessment tool; assign responsibility for revisions; plan trainings

Date and Planning Body	Main Topics
7/8/03 plenary	Update from Dep't of Veteran Services on benefits & services; disseminate in-progress tool for assessing eligibility for mainstream benefits, announce planned staff trainings after further revisions; discuss HMIS: Cambridge progress & status of State & New England regional efforts; discuss/ratify Steering Committee SuperNOFA recommendations; announce official commitment to develop a Cambridge 10 Year Plan and discuss next steps for plan development.

Nature of Involvement on the HSPC and SuperNOFA Steering Committee of Specific Organizations and Constituencies

Note: Because **this Continuum focuses on only one geographic area (Cambridge, MA)**, we have removed that column from the chart; to the extent that any non-Cambridge-based agencies are listed, their focus as HSPC members is Cambridge.

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
Local Government Agencies (Note: Except in correctional services, County government doesn't really exist in Eastern Massachusetts)		
Cambridge Dep't of Human Service Programs (includes planning staff and staff from agency programs: Multi-Service Center for the Homeless, Community Learning Center, Cambridge Employment Program)		Convened and attended all plenary meetings. Coordinated development of planning data (census, homeless forums, provider input, gaps analysis, etc.). Convened Steering Committee, Committee on Mainstream Benefits, Census Planning Committee. Attended Committee on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Cambridge Community Development Department		Attended most plenary meetings. Steering Committee member
Cambridge Department of Veteran Services	VETS	Attended some plenary meetings.
Cambridge Police Department	SA	Member committee to develop interim daytime services for medically at-risk substance-abusing homeless persons.
Public Housing Authorities (PHAs)		
Cambridge Housing Authority	Families & Disabled	Attended most plenary meetings. Steering Committee member.
Non-Profit Organizations (including faith-based organizations)		
Bread & Jams (homeless run, homeless staffed)	All Indiv.	Attended some plenary meetings.
Cambridge Cares About AIDS	HIV/AIDS, Y	Attended all plenary meetings. Member Census Planning Committee.
Cambridge Family and Children's Services	Families	Attended some plenary meetings.
Cambridge-Somerville Legal Services	SMI, DV	Attended some plenary meetings; member of Committee on Mainstream Benefits; co-led discussions on "Breaking the Barriers"
CASCAP	SMI	Attended some plenary meetings.
CASPAR	SA	Attended all plenary meetings. Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons, Census Planning.
Community Legal Services & Counseling Center		Attended some plenary meetings.
FOR Families	Families	Attended some plenary meetings.
Harvard Square Homeless Shelter	All Indiv.	Attended most plenary meetings.
Hildebrand Family Life Center	Families	Attended most plenary meetings.
HomeStart	All Indiv.	Attended all plenary meetings; member of Committee on Mainstream Benefits.
National Student Partnership		Member of Committee on Mainstream Benefits.
New Communities	Elderly	Attended most plenary meetings; member of Committee on Mainstream Benefits.

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
North Charles, Inc.	SA, SMI	Attended some plenary meetings.
On the Rise	DV, SMI	Attended most plenary meetings. Member of Steering Committee and Census Planning Committee.
Salvation Army	All Indiv.	Attended most plenary meetings. Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Shelter Inc.	Indiv. / Families	Attended all plenary meetings.
Shelter Legal Services Foundation		Attended some plenary meetings
Transition House	DV	Attended most plenary meetings.
Tri-City Mental Health	SMI	Attended some plenary meetings. Member of Committee on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
YWCA	Women & Families	Attended some plenary meetings.
Businesses / Business Associations		
A Cambridge House Bed and Breakfast		Attended some plenary meetings
Solutions at Work		Attended some plenary sessions;
Women's Institute for Housing and Economic Development		Attended some plenary meetings.
Others: (e.g., Law Enforcement, Hospital/Medical, Funders, etc.)		
Cambridge Health Alliance – Victims of Violence Program	DV	Attended some plenary meetings
Cambridge Health Alliance – Outpatient Addictions, Emergency Department, Psychiatric Services, and Health Care for the Homeless	SA, SMI	Member of Committees on Collaborative Service and Discharge Planning for Briefly Hospitalized Homeless Persons
Cambridge Community Foundation		Attended some plenary meetings
Homeless/Formerly Homeless Persons		
<p>Note: Homeless/formerly homeless persons are represented at all our monthly plenary sessions and on our SuperNOFA Steering Committee. All of the following homeless/formerly homeless persons attended at least two plenary sessions of the HSPC, some as many as ten. In addition, other homeless persons attended meetings anonymously. Two consumers were selected to participate as consumer reps on the Steering Committee.</p>		
██████████ (former director, Solutions at Work)	SMI	Attended some plenary meetings; member of Steering Committee
██████████	DV	Attended some plenary meetings
██████████ (homeless volunteer at Solutions at Work's Speak Up Program, Board member of Bread & Jams)		Atte
██████████ (formerly homeless volunteer with Solutions at Work's Speak Up program)		Atte
██████████ (staff, Cambridge cares About AIDS)	HIV/AIDS	Attended most plenary meetings
██████████ (S+C participant, Title V intern with Piano Dave Project)	MI, SA	Attended some plenary meetings.

NOTE: The names of consumer participants has been blacked out to protect their confidentiality, given the public nature of the Consolidate Plan

Specific Name of CoC Organization/Person	Subpopulation	Level of Participation in Planning Process
Other Community Members		
██████████ (Piano Dave Project Volunteers)		Attended some plenary meetings
Consumer Forums		
<p>Although we make every effort to include homeless / formerly homeless persons at our plenary meetings, we recognize that many such persons are unable or unwilling to participate on an ongoing basis as members of a formal planning committee like the HSPC. We therefore sponsor community forums where their comments and ideas can be solicited. This year, DHSP planning staff held forums at 12 shelters, transitional housing programs, and drop-ins, obtaining comments from 131 homeless individuals and family heads of household, representing all subpopulations (individuals, families, young adults, veterans, DV victims, persons with CSA and/or SMI):</p> <ul style="list-style-type: none"> Shelter Inc. Drop – (2/18/04 -13 women) Youth On Fire (2/20/04 - 6 young adults) CASPAR Shelter (Access Program) (2/25/04 - 6 adults) Bridge Program (3/1/04 – 5 men) Cambridge Cares About AIDS (3/3/04 – 8 present/former transitional housing clients) Common Ground (3/3/04 - 5 women) Woman Place (3/4/04 - 18 women) Grow House (3/4/04 - 7 women) On the Rise (3/8/04 - 9 women) Transition House (3/17/04 - 12 families from the Transitional Living Program (TH) and PSH programs) Shelter Inc. Shelter (3/25/04 - 22 adults) Carey Program (3/31/04 - 20 men) 		

Generally speaking, the Continuum of Care’s planning body, the Homeless Services Planning Committee, has established the following priorities:

- 1. new and renewal permanent supported housing projects (including special housing subsidies):** Permanent housing is at the top of the list because without housing (and housing subsidies), homeless people are forever mired in homelessness. Failure to renew an ongoing permanent housing project would effectively render current participants homeless.
- 2. transitional housing and related services:** Transitional housing is one of the most important services that the Continuum can offer to homeless individuals and families trying to rebuild their lives. Transitional housing creates a stable platform from which a person can solidify his/her income, enhance employability, develop linkages with community services, and re-establish credibility as a responsible and desirable tenant. Failure to renew an ongoing transitional housing project would effectively put current participants on the street and set back all of the positive work they have done to rebuild their lives.
- 3. shelter (in conjunction with food and basic health care) and the outreach programs that get people off the streets:** Until we end homelessness and forever close the “front door” to homelessness, we will continue to need emergency shelters for individuals and families who would otherwise be forced to spend the night on the street. The Massachusetts State Legislature and Governor have created a “RAFT” program to help prevent or forestall the homelessness of families at risk of losing their housing for economic reasons. The Commonwealth of Massachusetts has implemented policies intended to prevent homelessness-causing discharges from prisons, mental hospitals, foster care, and other publicly funded systems of care. However, those policies are not yet fully supported by the necessary resources for discharge planning; there is, as yet, an insufficient complement of residential programs and services available to support successful discharges; and a significant number of the persons being discharged from those State systems of care are resistant to the constraints attendant to

placement in yet another program. Even if discharge planning were flawless, there would still be people whose mental illness, substance abuse, loss of employment, flight from domestic violence, or general inability to support themselves would render them homeless. Until homelessness is rendered a thing of the past, emergency shelters will remain an important part of the safety net. A critically important adjunct to shelter is street outreach to the unsheltered. The street outreach teams are often the difference between life and death for the unsheltered, typically chronically homeless individuals who by circumstance or choice remain on the street.

4. **case management and supportive services that assist homeless individuals and families in addressing the barriers to ending their homelessness:** Case management is the lynchpin service that links individuals and families with the resources they need: public income and health coverage benefits, employment assistance, education and job training, housing search, health and mental health care, substance abuse services, fiduciary and legal services, parenting support, children's services, and all of the other supportive services that make it possible for a homeless individual or family to reclaim their place in the mainstream community. Any one of these services could make the difference between a person's remaining trapped by obstacles or finally ending their homelessness. For the person who received help in successfully appealing a denial of SSI benefits, the legal assistance they received may have been the most important stepping stone to housing. For the person whose new-found employment enabled them to obtain housing, the job search assistance they received – and the help clearing up the bad credit that had impaired their ability to get housing or employment – may have been the most important service the Continuum offers. For the homeless family that received assistance obtaining the medical care that diagnosed and help stabilize a child with chronic and serious behavioral dysfunctions, that help, which enabled the mom to return to the kind of employment that allowed them to pay for housing, would have been the highest priority service available through the Continuum.

Elsewhere in the Gaps Analysis, the City identifies relative priorities (LOW, MEDIUM, HIGH) in terms of addressing gaps in permanent supportive housing (PSH), transitional housing (TH), and shelter for individuals and families. For the reasons specified above, we have assigned HIGH priority to the development of new permanent supported housing and transitional housing for homeless individuals, and especially for chronically homeless individuals, and for families. If there were more adequate supplies of housing, and if homelessness prevention mechanisms worked more effectively, there would be much less need for shelter. Rather than devoting more resources to creating shelters, we agree with the others across the country – and on the Massachusetts Governors Interagency Council – who believe that prevention and a more accelerated approach to housing are our best use of resources, and we have therefore prioritized shelters as LOW, for both individuals and families.

The Continuum of Care's specific strategy with respect to addressing chronic homelessness is more fully described in a subsequent section of this Plan. The following is a brief summary of the components of that strategy:

- **Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities.** Attainment of this goal depends upon (a) mobilization and effective use of a range of homelessness prevention resources described in the Service Activity Chart contained elsewhere in this application; (b) partnership in support of the State's efforts to prevent/minimize the incidence of homelessness-causing discharges from State-operated systems of care (e.g., prisons, mental health hospitals, foster care, etc.); and (c) preventing / minimizing the incidence of homelessness-causing discharges from City administered systems of care. (The only system of care funded by or through the City (i.e., by municipal dollars or CDBG, ESG, or SHP grants) is the network of permanent supported housing (PSH) projects operated as part of the CoC. The City does not operate any inpatient care

programs, does not administer any correctional facilities, and does not operate any child protective services programs. The City's ability to prevent homelessness-causing discharges, then, stems from its leverage as a direct and pass-through funder of those PSH programs. The Cambridge Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from PSH and S+C projects, and has been working to expand that policy to help prevent / minimize programmatic discharges to the street of already-homeless persons by shelters, transitional housing programs, and inpatient hospitals.

- **Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge, so as to minimize the time it takes for them to successfully transition into permanent housing (independent or supported).** Achieving this goal depends on the Continuum's ability to sustain its mix of residential and supportive services programs offering **interim support for meeting the basic needs of homeless persons** (a safe place to sleep, food, clothing, health and mental health care, addiction services), and **remedial support** to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing. As described in the Housing and Supportive Services Activities Charts, the Cambridge Continuum offers a **flexible** and **effective** mix of **emergency, residential, and supportive services** that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, the Continuum has **multiple portals of entry** and incorporates a **range of proven service delivery approaches**.

The Continuum of Care application articulated several next-step objectives consistent with these overall goals:

- Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing (primarily by implementing the newly funded PSH projects)
- More accurately track prevalence of chronic homelessness, and Cambridge CoC's progress addressing the problem (by more fully implementing HMIS in the Cambridge Continuum).
- Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs (by refining, updating and disseminating written resource materials; by training providers on mainstream benefits eligibility assessment and enrollment; by publishing new on-line resource materials accessible to both providers and clients; and by preparing clients and providers to utilize the State's Virtual Gateway (for on-line application for benefits), when it becomes available.
- Develop a Cambridge Ten Year Plan

In addition to these "expansion" goals, the Continuum of Care planning process prioritized the one-year renewal of ongoing SHP-funded programs that could demonstrate that they were effectively meeting an ongoing need. In developing its priorities, the Planning Committee utilized the aforementioned gaps analysis, information from site visits and program reports about the performance of ongoing SHP-funded programs, information from consumer forums, and specific information furnished by programs seeking SuperNOFA renewal funding addressing the following aspects: (a) evidence of ongoing need, (b) how the number and types of clients served compared with stated program goals, (c) whether the program was meeting performance measures outlined in APR, (d) kinds of successes the program helped clients achieve, (e) consumer satisfaction, (f) progress in implementing HMIS, and (g) efforts and success in collaborating with other Continuum programs.

Drawing on those data, the Planning Committee recommended, and a Steering Committee ratified, a recommendation to assign top priority to obtaining funding for a new 20-unit permanent supported housing project, and to seek one-year renewal of the 17 SHP-funded projects (16 PSH, TH, and SSO projects and

one dedicated HMIS project) and the two Shelter Plus Care projects whose funding would otherwise expire in 2005, as follows:

Applicant	Project Sponsor and Name	Numeric Priority	Request ed Amount	Projec t Term	SHP New	SHP Rene w	S+C Ne w	S+C Rene w
City of Cambridge	HomeStart, Inc.: Open Door Project (20 units of PSH)	1	990,706	3	PH			
City of Cambridge	Cambridge Housing Authority: St. Paul's Residence (PSH for Indiv. with Disabilities)	2	9,916	1		PH		
City of Cambridge	Transition House, Inc.: Transitional Living Program (TH for Women & Families)	3	57,750	1		TH		
City of Cambridge	CASPAR, Inc.: GROW House (TH for Women with Chronic SA)	4	58,530	1		TH		
City of Cambridge	Shelter, Inc.: Midpoint (TH for Families)	5	55,141	1		TH		
City of Cambridge	Shelter, Inc.: Common Ground (TH for Women with Disabilities)	6	81,763	1		TH		
City of Cambridge	HomeStart, Inc.: Housing Resource Team	7	170,336	1		SSO		
City of Cambridge	HomeStart, Inc.: Housing Placement Services	8	20,365	1		SSO		
City of Cambridge	Cambridge Cares About AIDS, Inc.: Youth on Fire (Clinical & Case Mgmt Services)	9	35,414	1		SSO		
City of Cambridge	CASCAP, Inc.: Fiduciary Services	10	32,640	1		SSO		
City of Cambridge	Shelter, Inc.: Community Legal Assistance Services Project	11	61,002	1		SSO		
City of Cambridge	Hildebrand Family Self Help Center Family Stabilization Services	12	36,960	1		SSO		
City of Cambridge	Shelter, Inc.: Project Connect Community Voice Mail	13	13,020	1		SSO		
City of Cambridge	Health Care for the Homeless: Family Health Care Case Management	14	14,386	1		SSO		
City of Cambridge	City of Cambridge Community Learning Center Project LIFT (Educational Services)	15	33,600	1		SSO		
City of Cambridge	CASPAR, Inc.: First Step Street Outreach Program	16	137,815	1		SSO		
City of Cambridge	Tri-City Mental Health Center.: First Step Street Outreach Program Expansion	17	51,042	1		SSO		
City of Cambridge	University of Massachusetts at Boston Dedicated HMIS Project	18	29,601	1		HMIS		
Cambridge Housing Authority	Cambridge Housing Authority: Shelter Plus Care Renewal for 7 Families with HIV/AIDS	19	149,912	1				TRA
City of Cambridge	City of Cambridge: Shelter Plus Care Renewal for 9 Individuals	20	134,838	1				TRA
Total Requested Amount			2,174,737					

The following narrative from the SuperNOFA application describes the process for determining whether projects should be included in the SuperNOFA application for renewal:

Methods to Determine If Projects Up For Renewal Are: (1) Performing Satisfactorily & (2) Effectively Addressing Intended Need(s)

- Participants at the January 8th Homeless Services Planning Committee (plenary) meeting recommended one-year renewal of ongoing SHP-funded programs that could demonstrate that they

were “effectively meeting ongoing needs”. Attendees developed a written format which providers were asked to complete to summarize their project and:

- Provide evidence of ongoing need for their project
 - Report on program accomplishments: (a) how number of clients served compares with stated program goals, (b) how population served compares with population the program promised to target, (c) whether program is meeting performance measures outlined in APR, (d) kinds of successes the program has helped clients achieve, and (e) consumer satisfaction
 - Describe their progress in implementing HMIS
 - Describe their efforts and success in collaborating with other Continuum programs.
- During February/March, DHSP staff conducted monitoring visits to all programs up for SHP renewal. DHSP grants management staff discussed recent APRs and written reports filed with the City providing quarterly/semi-annual program performance data.
 - During February/March, DHSP staff also conducted 12 consumer forums involving 131 consumers (see Form HUD 40076 CoC-B) at which homeless and formerly homeless individuals and families shared impressions about Continuum programs they had used.
 - Drawing on data from these four sources (provider submissions making a case for renewal, monitoring visits, program reports, and consumer feedback), DHSP staff compiled a summary of accomplishments and challenges for each program up for renewal, which was disseminated at the April 8th HSPC (plenary) meeting to inform the vote on whether projects were “effectively meeting ongoing needs” and therefore merited renewal. (We also discussed the March 29-30 overnight Census, which affirmed the continuing need for all existing TH beds and the need for additional PSH, which the HSPC voted to address by soliciting new PSH projects.)
 - Following a project-by-project review of the data, the HSPC voted to approve one-year renewal of the 17 SHP-funded projects (16 PSH, TH, and SSO projects and one dedicated HMIS project) and the two Shelter Plus Care projects, based on the conclusion that they had satisfied the stated criteria. In some cases, where HMIS implementation was at an early stage, the HSPC’s renewal endorsement was conditioned upon the DHSP’s satisfaction as to implementation progress between April and the SuperNOFA submission date. In other cases, where an APR would be due between April and the SuperNOFA submission date, endorsement of renewal was conditioned upon DHSP acceptance of that APR. In one case, where staff turnover was felt to have necessitated re-building of connections with other Continuum programs, renewal was conditioned upon steps being taken to re-constitute a program Advisory Committee consisting of Continuum programs whose clients need the service offered by the project in question.

This year's planning process, undertaken by the Homeless Services Planning Committee (HSPC) under the leadership of the Cambridge Department of Human Service Programs (DHSP), and reviewed by the SuperNOFA Steering Committee (SSC), which includes no non-profit providers with possible conflict of interest, was fair and impartial and gave equal consideration to projects sponsored by non-profits. The outcome of the planning process speaks to the consideration given to projects sponsored by non-profits: **14 of the 18 SHP projects in this application are sponsored by non-profits.** (Of the four other SHP projects, one is sponsored by the Cambridge Housing Authority, another by the City, a third by a public health authority. The Dedicated HMIS project is sponsored by the University of Massachusetts.) **Non-profit-sponsored projects constitute 95% of the dollar value of our total SHP request** (not including the two S+C renewal projects).

The new PSH project in this year's application is sponsored by HomeStart, a nonprofit (see paragraph (b) above). HomeStart's was one of three proposals by non-profits in response to the **HSPC's broad-based solicitation** for new projects, which reached **40 agencies** via fax or email, including every non-profit developing housing or providing services to homeless persons in Cambridge.

- A PSH proposal submitted by North Charles Inc. would have used SHP funds to lease housing for six dually diagnosed, chronically homeless individuals, who would have received intensive services from North Charles' Aggressive Treatment and Relapse Prevention (ATARP) program. Unfortunately, North Charles had to withdraw the proposal when necessary funds were not appropriated.
- A proposal submitted by Transition House would have combined private grant funding and SHP acquisition/rehabilitation funding to develop six new units of PSH for disabled individuals and families whose homelessness was tied to domestic violence. Unfortunately, Transition House had to withdraw its proposal when the private funding it had been counting on did not come through.

Objective Rating Measures Applied to Projects / Unbiased Participants on Review Panel: As described in subparagraph (a) of this section, the DHSP assembled documentation of ongoing need and effectiveness for all projects up for renewal, drawing from (a) written responses to a questionnaire designed by the HSPC, (b) monitoring site visits, (c) APRs and quarterly or semi-annual reports filed with the City, and (d) feedback from homeless/formerly homeless persons attending the 12 consumer forums sponsored by the City. This data was disseminated to and reviewed by HSPC participants, who voted to renew all projects, with some conditions, as previously noted.

A key recommendation by the HSPC (later endorsed by the SuperNOFA Steering Committee (SSC)) illustrates the unbiased and community-spirited nature of participants in the review process: When offered the choice of increasing the renewal period for one or more expiring grants or seeking funding for a second new PSH that would build the Continuum's housing capacity, HSPC participants voted to seek the second new PSH project, even if it meant uniformly shifting to the more administratively burdensome one-year-at-a-time renewal process. When the second project fell through, the Steering Committee recommended and the HSPC ratified a suggestion that the unused pro-rata need share freed up with the withdrawal of T-House's PSH project be added to HomeStart's bonus PSH, in order to create even more units of PSH.

Because the Continuum's pro-rata share is adequate to ensure one-year renewal of all adequately performing projects, HSPC participants understand that as long as renewal projects are prioritized ahead of any new projects (other than the #1 priority PSH bonus project), and as long as they pass HUD's threshold performance test, they would all be funded.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Note: In the following three charts (shelter, transitional housing, and permanent supported housing), 2005 bed capacities reflect data collected from a **program census during the overnight period January 24-25, 2005.**

Fundamental Components in CoC System – Housing Activity Chart													
Component: <i>Emergency Shelter</i> -- 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005													
Provider Name	Facility Name	Part. C o d e	No. of Year-Round Beds		Geo Code	Target Pop'n		2005 Year-Round Units/Beds				2005 OtherBeds	
			Indiv.	Fam.		√	A	B	Families (Note1)		Indiv.	Total Year-Round	Seas- onal
		Current Inventory							Units	Beds	Beds		
Bread & Jams <small>(Note2)</small>	Self-Advocacy Center	Z	0	0	250396	SM F		0	0	0	0	0	20+
CASPAR	Emergency Service Center	A	75	0	250396	SM F		0	0	75	75	32	0
First Church	Shelter <small>(Note 5)</small>	N	0	0	250396	SM		0	0	17	17	0	0
Philip Brooks House Association <small>(Note 3)</small>	Harvard Sq. Homeless Shelter	S	0	0	250396	SM F		0	0	0	0	24	0
Salvation Army	Shelter	A	35	0	250396	SM		0	0	35	35	11	0
Shelter Inc.	Shelter	A	21	0	250396	SM F		0	0	21	21	0	0
Transition House	Shelter <small>(Note 4)</small>	N	0	0	250396	M	DV	8	16+	4	20+	0	0
Hildebrand	Family Shelter – DTA Units	A	0	28+	250396	FC		10-14	28+	0	28+	0	0
Hildebrand	Family Shelter – non-DTA Unit	A	0	2+	250396	FC		1	2+	0	2+	0	0
YWCA	Family Shelter – DTA Units	A	0	20+	250396	FC		10	20+	0	20+	0	0
TOTALS			131	50+	TOTALS			29-33	66+	152	218+	67	20+
Under Development (none)													
					TOTALS			0	0	0	0	0	0
Unmet Need													
					TOTALS			0	0	0	0		

Total Year-Round Individual ES Beds	152		Total Year-Round Family ES Beds	66+
Year-Round Individual ES Beds in HMIS	131		Year-Round Family ES Beds in HMIS	50+
HMIS Coverage – Individual ES Beds	86%		HMIS Coverage – Family ES Beds	76%

Shelter Notes:

- (1) The unit capacity of the Hildebrand Family Shelter is given as a range because units can be re-configured to accommodate a larger number of small families or a smaller number of large families. The bed capacities of all of the family shelters are expressed with a + because additional beds for children can usually be added.
- (2) Bread & Jams does not ordinarily operate an overnight shelter. However, during the coldest nights of the past three winters, staff have volunteered with the host Church to operate an overflow shelter. This past winter, that overflow shelter was open 21 nights, serving an average of 20 persons per night. Because it is not staffed to operate as a shelter, it does not record overnight stays in HMIS. The daytime drop-in program operated by Bread & Jams, however, does use HMIS.
- (3) The Harvard Shelter is entirely run by student volunteers on a seasonal basis. Different students staff the shelter each night, and implementation of HMIS has been well-intentioned, but spotty, yielding somewhat unreliable data. The future of HMIS implementation at this site is unclear.
- (4) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organizations.
- (5) State funding requirements dictate that First Church Shelter will begin participating in HMIS later this Summer (2005)

Fundamental Components in CoC System – Housing Activity Chart											
Component: <i>Transitional Housing</i> -- 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005											
Provider Name	Facility Name	Part. Code	No. of Year-Round Beds		Geo Code	Target Pop'n		2005 Year-Round Units/Beds			
			Indiv.	Fam.		√	A	B	Families		Indiv.
Current Inventory				(Note 2)				Units	Beds (Note 3)	Beds	
Cambridge Cares About AIDS	Women's Trans'l Housing Program	A	5	0	250396	SF	AIDS	0	0	5	5
Cambridge Cares About AIDS	Men's Trans'l Housing Program	A	5	0	250396	SM	AIDS	0	0	5	5
Cambridge Cares About AIDS (Note 4)	Bay State Supportive Housing Alliance (HUD SPNS grant)	N	0	0	250396	M	AIDS	3	6+	5+ (Note 2)	11+
Cambridge Multi-Service Center	Carey Program	A	22	0	250396	SM		0	0	22	22
CASPAR	GROW House	A	7	0	250396	SF		0	0	7	7
CASPAR	Womanplace	A	18	0	250396	SF		0	0	18	18
North Charles, Inc.	Bridge Program	A	5	0	250396	SM		0	0	5	5
Salvation Army	Men's Trans'l Hsg. Program (Note 1)	A	34	0	250396	SM		0	0	34	34
Shelter Inc.	Common Ground	A	5	0	250396	SF		0	0	5	5
Shelter Inc.	MidPoint Family Trans'l Program	A	0	10+	250396	FC		5	10+	0	10+
Transition House	Transitional Living Program (Note 3)	N	0	0	250396	M	DV	5	10+	4	14+
YWCA	Women's Trans'l Hsg. Program	A	9	0	250396	SF		0	0	9	9
TOTALS			110	10+	TOTALS			13	26+	119+	145+

Under Development -- None		TOTALS	0	0	0	0	
Unmet Need		TOTALS	7	20	12	32	
Total Year-Round Individual THBeds	114+###		Total Year-Round Family TH Beds		20+###		
Year-Round Individual TH Beds in HMIS	110		Year-Round Family TH Beds in HMIS		10		
HMIS Coverage – Individual TH Beds	%%%		HMIS Coverage – Family TH Beds		%%%		

Transitional Housing Notes:

- (1) This program, which is not funded by HUD, collects data for all participants, but does not collect the entire range of data sought by HUD.
- (2) Programs serving families have at least twice as many beds as units; the "+" next to the bed count reflects the fact that units rented by these programs can accommodate extra beds for larger families. The fact that the BSHA SPNS program can house (childless) couples as well as singles is indicated by a "+" next to the count of beds for individuals.
- (3) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organizations.
- (4) CCAA's BSHA program, whose eight units serve a mix of individuals and families, will implement HMIS later this summer (2005)

Fundamental Components in CoC System – Housing Activity Chart											
Component: <i>Permanent Supported Housing</i> – 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005											
Provider Name	Facility Name	Part. C o d e	No. of Year-Round Beds		Geo Code	Target Pop'n		2005 Year-Round Units/Beds			
			Indiv.	Fam.		√	A	B	Families		Indiv.
Current Inventory								Units	Beds (Note 3)	Beds	
Cambridge Housing Authority	S+C for Families with HIV/AIDS	A	0	14+	250396	FC	AIDS	7	14+	0	14+
Cambridge Housing Authority	30 Unit S+C at YMCA (Note 1)	N	0	0	250396	SM	AIDS (15 beds)	0	0	30	30
Cambridge Housing Authority	St. Paul's Residence	A	8	0	250396	SM F		0	0	8	8
CASCAP	Cambridge St. PSH	A	3	0	250396	SM F		0	0	3	3
City of Cambridge	S+C for Individuals	A	9	0	250396	SM F		0	0	9	9
Essex Street Management Inc.	5 Condos Program	A	5	0	250396	SM F		0	0	5	5
Transition House	6 Unit PSH (Note 2)	N	0	0	250396	M	DV	4	8+	2	10+
Shelter Inc.	McKay House PSH	A	9	0	250396	SM		0	0	9	9
HomeStart	Key 1 Scattered Site PSH	A	24	0	250396	SM F		0	0	24	24
HomeStart	Key 2 Scattered Site PSH	A	14	0	250396	SM F		0	0	14	14
New Communities	116 Norfolk St. PSH	A	8	0	250396	SM F		0	0	8	8
TOTALS			80	14+	TOTALS			11	22+	112	134+
Under Development (none)											

HomeStart	Open Door Scattered Site PSH	Anticipated Occupancy: July /August 2005	250396	SM F		0	0	20	20	
			TOTALS			0	0	20	20	
Unmet Need			TOTALS			8	21	73	94	
Total Year-Round Individual PSH Beds		112			Total Year-Round Family PSH Beds				22+	
Year-Round Individual PSH Beds in HMIS		80			Year-Round Family PSH Beds in HMIS				14+	
HMIS Coverage – Individual PSH Beds		71%			HMIS Coverage – Family PSH Beds				64%	

Permanent Supported Housing Notes:

- (1) HMIS participation by this S+C program is scheduled for the Fall of 2005. The program serves 15 men with HIV/AIDS and 15 men with serious mental illness.
- (2) Transition House began implementing HMIS, but has temporarily suspended its participation over concerns about potential compromises in the safety of the women served by its domestic violence programs. Future HMIS implementation will track the outcome of ongoing discussions between HUD and national-level domestic violence organization

Prevention: Services in Place and How Homeless Persons Access Assistance	Case Mgmt.	Rental Assist.	Mediation & Legal Aid
<p>Cambridge Multi-Service Center (MSC): The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds (the Families to Families Fund, the Cambridge Housing Assistance Fund, the New Lease Fund, the Cambridge Fund for Housing the Homeless, and the Second Step Fund) which can pay rent arrearages to prevent eviction, or help cover the up-front cost of relocation (e.g., first/last/security, moving fees) to a new apartment. Access to services is by self referral or by referral from a "first responder" (church, City Hall, library), or one of the following:</p> <ul style="list-style-type: none"> • The Cambridge School Department's Family Resource Center refers "doubled up" families at risk of homelessness to the MSC for assistance. (Although these families are not homeless by HUD standards, the children are deemed homeless and eligible for McKinney assistance by the federal Department of Education.) • The Mass. Department of Transitional Assistance refers families seeking Emergency Assistance to the MSC, which receives State funding to provide housing search services to at risk and homeless families through the Homelessness Assistance Program • The Cambridge Department of Veterans' Services refers veterans whose housing is at risk to the MSC; as noted below, the DVS is able to contribute funds to help prevent eviction; • The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center; 	✓	✓	by referral
<p>Cambridge Somerville Legal Services (funded by City grant) and the Community Legal Services & Counseling Center (funded by CDBG grant) provide legal advice and representation (at mediation, negotiation, or court) for tenants at risk of losing housing in disputes with landlords. At-risk persons either self-refer or are referred by MSC staff.</p>			✓
<p>Cambridge Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases. At-risk persons either self-refer or are referred by MSC staff.</p>			✓
<p>The State-funded Cambridge Department of Veterans Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law, and can make a limited cash assistance available to eligible veterans. Veterans who first seek services at other points in the Continuum are soon referred to this Office for help.</p>	✓	✓	
<p>The Salvation Army offers small grants to individuals and families to help pay rental arrearages or cover the up-front relocation costs. Assistance is accessed either by referral or self-referral.</p>		✓	
<p>HomeStart recently received Boston Foundation funding to expand a Boston-based homelessness prevention program serving the metropolitan area, which includes Cambridge. Advocacy, mediation support, and a flexible (but limited) rental assistance fund</p>	✓	✓	

Prevention: Services in Place and How Homeless Persons Access Assistance	Case Mgmt.	Rental Assist.	Mediation & Legal Aid
help preserve high-risk tenancies of eligible clients who have been referred or self-referred. A contract with the Mass. Department of Corrections (DOC) helps fund an Ex-Offender Re-Entry program, offering case management, housing search placement and post-placement stabilization support to individuals recently released from DOC institutions. Clients are referred by discharge planning staff prior to release.			
Catholic Charities serves as an intake point for federal FEMA grants and grants from other funding sources to individuals or families at risk of eviction due to rent arrearages . Assistance is accessed by referral or self-referral. The City's Fuel Assistance Program allocates state and federal fuel assistance and FEMA funds to help low income households pay utility arrearages . Access is by referral or self-referral.		✓	
(CDBG funded) CEOC staff and (privately funded) Eviction Free Zone organizers provide advocacy/tenant organizing support for households facing evictions. Access is by referral or self-referral.			✓
Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management assistance funded by the Massachusetts Department of Mental Health . Depending upon their housing status, such persons receive assistance from a DMH case manager, a CASCAP case manager, or the ACT (Aggressive Community Treatment) team in resolving a housing crisis, or in obtaining supported housing if needed.	✓		
Victims of domestic violence who contact a local battered women's hotline (staffed by Transition House in Cambridge, and Respond in neighboring Somerville) are assisted in leaving the batterer and finding temporary shelter in another community. "Prevention" in this case doesn't mean assistance in maintaining housing where they are at risk of abuse, or being encouraged to temporarily stay in an abusive situation while they search for alternate permanent housing. Instead, it either means finding a way to remove the abuser or to help the victim leave, even if that renders her temporarily homeless. Once a woman decides to leave her home to escape abuse, the hotline staff connect her into a statewide network of providers that locates an available bed at a domestic violence shelter in a community far enough away from the batterer so that she will be safe from discovery.	✓		
Homeless and runaway youth receive assistance from Bridge Over Troubled Waters street outreach workers and from staff at Cambridge Cares About AIDS's Youth on Fire drop-in program. Bridge staff are trained to help under-age youth explore options for re-connecting with family (if re-connection would not endanger the youth), or gaining placement in a residential program, either through the State's Department of Social Services, if they are under 18, or through Bridge's transitional housing program, if they are over 18. Youth on Fire, which tends to serve young adults who are resistant to more structured programming offers supportive services while working to encourage and assist its clients in accessing any and all other residential options and services.	✓		
Persons with HIV/AIDS are able to access prevention services through Cambridge Cares About AIDS , through the Multi-Service Center , or through AIDS Action in Boston,	✓	✓	

Outreach: Services in Place -- Street Outreach

Street outreach is primarily conducted by staff from two programs: (1) First Step Street Outreach program (including the expansion-grant funded program), and (2) Bridge Over Troubled Waters, a Boston-based program that spends considerable time in Cambridge's Harvard Square area. Street Outreach is a secondary, but important, role for staff at (3) On the Rise, (4) Bread & Jams, and (5) Youth on Fire, each of which operates a low threshold drop-in program targeting different segments of the unsheltered homeless population, and each of which has found that word of mouth on the street about the quality of their services is the most effective outreach tool to draw homeless persons in to their programs. Street outreach is also a secondary role of HomeStart's Field-Based Case Managers, whose primary outreach occurs at drop-in and meal and shelter programs, but who routinely encounter on the street homeless persons that they have first met in those other venues.

- The **First Step Street Outreach** program, funded in part by two SHP grants, operates van- and foot-based outreach seven days a week: weekdays from 8AM until midnight, and weekends from 11AM until 7PM. The team includes **CASPAR** staff trained to work with persons actively involved in substance abuse (funded by the original grant), as well as a **Tri-City Mental Health** clinician (funded by a separate "expansion" SHP grant) who targets outreach to unsheltered persons with serious mental illness. Program staff cover all known street locations frequented by unsheltered homeless persons in Cambridge (e.g., parks, train stations, ATM machines, bridges, subway tunnels, 24 hour convenience stores, etc.), as well as meal programs, and daytime drop-in programs known to serve unsheltered homeless persons.

The teams are in radio contact with the Police and routinely respond to calls for help. Depending on the time of day and the needs of the client, outreach staff offer transportation off the street to CASPAR's wet shelter or to a daytime program in that same building that is staffed to address the needs of intoxicated and medically at-risk homeless persons; to other metro-area shelters with available capacity; to other drop-ins; or to the local emergency room, if medically appropriate. Depending on the needs and willingness of their clients, outreach staff are prepared to link persons in need of substance abuse treatment with community-based providers who work to get the client into a detox and/or with community-based mental health providers who can offer treatment. Clients with medical needs who are resistant to accessing hospital-based emergency care, can be transported to the site of a Health Care for the Homeless clinic, depending on the time of day.

The target population of the First Step Street Outreach program includes both persons who are chronically unsheltered, as well as unsheltered persons who intermittently access shelter services, typically during winter or inclement weather. Unsheltered homeless persons targeted by First Step staff tend to be resistant to staying in shelter or otherwise subjecting themselves to the rules and regulations attendant to program participation. Even after they come to trust the First Step staff, many of these clients remain reluctant to disclose basic information about themselves, even including their legal name. The large majority of First Step's clientele are the chronic homeless targeted by HUD. Many are well-known to the local shelters, emergency rooms, and treatment services they have accessed over the years; however, due to difficulty in obtaining client consent to share information, and frequent reticence to disclose personal history, First Step often has a hard time confirming length of homelessness prior to an individual's first encounter with First Step.

- **Homeless youth and young adults** in Cambridge are targeted by (1) **Bridge Over Troubled Water**, which conducts street outreach in Harvard and Central Squares, and staffs a medical van in Harvard Square every night, and (2) Cambridge Cares About AIDS' youth drop-in, **Youth on Fire**. Many of the youth targeted and served by these programs have long histories of homelessness, and have serious mental illness, chronic substance abuse, and deep scars from childhood sexual or other trauma. Because HUD's defines chronic homelessness only for persons age 18 older, some of the young people who would otherwise qualify as chronically homeless fall outside that designation.

Bridge offers young adults (18 and older) access to 1-2 nights of emergency housing in host homes, transitional housing leading to longer- term, more independent housing, as well as food, showers, laundry facilities, dental care, clinical services (substance abuse treatment, HIV/AIDS prevention, counseling to address domestic violence, sexual abuse, or other issues), and help completing their educations and/or obtaining employment. Youth under 18 are offered help in re-connecting with family or obtaining protective services from the State.

Word of mouth has proven to be Youth on Fire's most effective means of reaching out to homeless and runaway street youth. YOF's low-threshold (minimal behavioral and participation requirements) drop-in program attracts young adults who, in many cases, are not willing to conform to the rules imposed by other more structured programs. Although simply affording these youth a safe place off the street for a few hours has intrinsic value, drop-in participation allows program staff, including a case manager and clinician (funded in part by an SHP grant), and visiting clinicians and providers a chance to reach out and develop a connection that will hopefully lead to more substantial engagement later on.

- **On the Rise** targets its outreach efforts to identify and connect with chronically homeless women who are disengaged with other systems of care, and who typically have rejected shelter. On the Rise consults with other programs doing street outreach, like CASPAR's First Step, to ensure that limited outreach resources are being targeted where they are needed, and not duplicating other efforts. On the Rise depends on word of mouth on the street for much of its outreach. As indicated by the overwhelming demand for program services, that kind of informal outreach is effective. On the Rise's Women's Center is known for its warm and accepting qualities: women know they can come there for a nap or a shower or a meal, without having to answer any questions or disclose any personal information. (Rather than let the need to collect data become a possible barrier to serving the mistrustful and otherwise disengaged clientele that it targets, On the Rise decided against accepting SHP funds when the HMIS participation requirement was implemented.) Although staff are ever-ready to provide more substantial assistance – accessing mainstream benefits, finding housing, supporting clients at a court dates, replacing lost identification – they typically let the women's readiness to take the next step determine when and how that assistance is appropriate.

- **Bread & Jams' Self-Advocacy Center**, funded in part by an SHP grant, depends primarily on word of mouth on the street to attract its daily clientele: largely unsheltered and temporarily sheltered-but-disengaged men (and a small number of women) who come for showers, clothing, food, or just to get off the street. Staffed and run primarily by formerly homeless persons, the Center serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On days when Youth on Fire is closed, or during the morning hours before it is open, the Self-Advocacy Center sees an increase in youth and young adults, seeking food, a shower, or a place to crash after a night on the street. Staff and a visiting HomeStart field-based case manager and/or visiting staff from the First Step Street Outreach team work to engage and build relationships with Center guests, in hopes of facilitating more substantial linkages with mainstream

and Continuum services that these guests might have previously spurned.

- **HomeStart's Field-Based Case Management (FBCM)** program, funded in part by an SHP grant, targets both sheltered and unsheltered persons, visiting the daytime drop-in programs and shelters that serve the most transient populations, and responding to provider referrals for supplemental case management assistance. FBCM staff offer both information and referral (I&R) assistance and case management, depending on the needs and receptivity of the client. No-strings-attached I&R assistance provides good faith evidence of the commitment and intentions of FBCM staff, and builds the necessary trust with unsheltered clients and otherwise disengaged clients who are reluctant to disclose personal information or commit to case management services that might require follow-up. To the extent that a homeless person is interested in applying for and obtaining mainstream benefits, accessing mainstream or Continuum-based services, conducting a housing search, or addressing barriers to housing and stability, FBCM staff are able to offer the necessary case management support.

The above narrative describes street outreach and related efforts to connect unsheltered and intermittently sheltered and otherwise disengaged homeless persons to services and housing in the Cambridge Continuum. Until recently, efforts to help such persons obtain permanent housing required the homeless person to either: (a) develop a track record of successful participation in shelter- or transitional housing-based programs (i.e., demonstrating a willingness to address clinical needs, access mainstream benefits or employment, address legal or credit-related issues, etc. so as to be able to compete successfully for housing); or (b) agree to participate in ongoing services upon placement in permanent housing.

With the implementation of HomeStart's Key I and Key II programs, the Cambridge Continuum can now offer scattered site permanent supported housing to **homeless persons who have been unwilling or unable to participate in a more incremental transition from homelessness to housing**. Because the units leased by the Key I and Key II programs are primarily owned by private landlords, the Continuum's ability to house persons with ongoing substance abuse or mental health issues remains limited by the willingness of those landlords to take risks.

Outreach: Services in Place -- Outreach to Homeless Persons Not Living on the Street

Organized outreach to homeless persons staying in shelter, is primarily accomplished by HomeStart's **Field-Based Case Management (FBCM)** program (funded in part by an SHP grant). Among the sheltered homeless, FBCM staff target under-served, largely disengaged persons who lack adequate case management support, either because the shelter where they are staying is inadequately staffed to offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams, Youth on Fire, Shelter Inc.'s women's drop-in), meal programs, and other locations to reach out to homeless persons who need individualized support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, and serve as the Continuum's "go-to" provider for linking homeless persons with mainstream benefits and services. HomeStart's FBCM program can provide ongoing case management support that can follow a homeless person from shelter to shelter, and even out of the Cambridge community, if need be.

Shelter Specialists employed by Tri-City Mental Health (funded by the federal mental health block grant) regularly visit the Salvation Army drop-in; Shelter Inc.'s Women's drop-in; the CASPAR, St. Patrick's, and Harvard Square shelters; and provide services at the Multi-Service Center in an attempt to reach out to and build helping relationships with guests with serious mental illness. Many of these individuals are unwilling to accept the labeling (or medications) that often accompany a formal diagnosis of serious mental illness; the development of trusting relationships with these Shelter Specialists is an essential step to obtaining stabilizing treatment services.

Cambridge Cares About AIDS staff periodically distribute outreach materials about its drop-ins for adults (the Drop-In Spot) and youth (Youth on Fire), transitional and permanent supportive housing programs, and various other supportive services. Outreach materials are disseminated at metropolitan area shelters and drop-in programs, at the Zinberg and Fenway Health Clinics (which specialize in services for persons with HIV/AIDS), and at various local substance abuse treatment and "clean needle" programs. Cambridge Cares is a close affiliate of AIDS Action and the Justice Resource Institute in Boston, which helps spread the word about its services throughout the target community.

Transition House, the local domestic violence shelter, is part of the **Jane Doe network of domestic violence resources** that includes numerous shelters and **hotlines** across the State. Hotline numbers are well publicized in buses, trains, health centers, supermarkets, beauty and nail salons, child care centers and other places that women are likely to frequent. When a woman who is being battered calls a local hotline, she is offered advice about how to handle her situation; if she decides to flee her abuser, she receives local assistance and transportation to a shelter in a community where her batterer is unlikely to find her. Thus, Transition House, a part of the Cambridge Continuum, typically does not shelter women who have fled domestic abuse in Cambridge homes, but rather helps such women access shelter in other parts of the State.

No program in Cambridge matches the Boston-based **New England Shelter for Homeless Veterans'** ability to connect veterans to housing and services. The New England Shelter is, therefore, a magnet for homeless veterans who are comfortable receiving services in the company of their fellow veterans, within an organization which harkens back to their military days. For Cambridge-based homeless veterans seeking that kind of support, the 15 minute subway ride into Boston is no barrier. For the most part, then, homeless veterans in Cambridge are persons who tend not to identify as veterans, or who prefer not to participate in the VA's network of services, or who have been barred from services at the New England Shelter for behavioral reasons, and who instead may be found in any of our shelters or drop-in programs, or on the street. Whenever outreach or other program staff learn of a client's veterans status (or status as a veteran's covered dependent), they explore his/her interest in either accessing services through the New England Shelter or through the

City's Department of Veteran's Services (DVS), which offers a range of assistance, including emergency financial help and help accessing more mainstream VA benefits. Likewise, whenever the DVS identifies a client who is homeless and unwilling (or unable, due to barring for past behavior) to access services through the Vet Shelter, s/he is referred to the City's Multi-Service Center for linkage to Continuum of Care services.

Some final words about outreach: **All Cambridge-based transitional housing, permanent supportive housing, and supportive services only programs** (e.g., offering educational services, employment assistance, housing search support, legal assistance, fiduciary services, etc.) conduct **program-specific outreach** to inform potential clients — or provider staff in a position to refer potential clients — about the services offered by their program or to fill current or anticipated vacancies. Depending upon the constituency targeted, outreach may involve visits to shelters, drop-ins, transitional housing programs, and/or meal sites; flyers mailed to program sites; trainings offered to shelter/provider staff in a position to make referrals; and announcements at monthly meetings of the Homeless Services Planning Committee or via mailings or e-mails to attendees.

An important outreach tool in Cambridge is the **Directory of Resources for People Homeless in Cambridge**, published and regularly updated by the City's Department of Human Service Programs (DHSP). The Directory, which is widely available at shelters, drop-ins, transitional housing programs, meals, the Multi-Service Center, from field-based case managers, and most recently, on-line, briefly describes and provides contact information for all locally available services and providers.

The narrative in this subsection describes extensive outreach to connect primarily sheltered homeless individuals to services. Housing search assistance is one of those services. HomeStart staff routinely visit shelters to encourage clients to begin the process of applying for housing and housing subsidies as soon as they can, rather than waiting until their clinical needs have been stabilized, or until they have obtained benefits or employment, or resolved legal or credit or debt-related problems. Given the long lead time before an applicant can obtain a housing subsidy or subsidized apartment (even from the Cambridge Housing Authority which maintains homeless preference), HomeStart housing search staff assert that it is important to begin the application process as soon as possible. With the availability of voicemail accounts, increasing access to e-mail, and the development of HousingWorks on-line software allowing consumers to automatically amend the contact information on all their pending applications by changing the address or phone number associated with their computer profile, there is no reason to wait to begin the housing search process until a person's situation has stabilized. To support efforts of homeless persons in early substance abuse recovery or in the early stages of stabilizing their mental health to get an early jump on the process of applying for housing or housing subsidies, the Cambridge Housing Authority allows persons whose names have risen to the top of a wait list to defer their eligibility (rather than simply returning to the bottom of the list) if they are not secure enough in their recovery to accept an apartment or subsidy.

Supportive Services: Case Management: Services in Place & How Homeless Persons Access Assistance

Non-residence-based case management assistance is offered by the following programs, which all assertively reach out to and offer case management assistance to prospective clients at locations frequented by homeless persons.

- In addition to previously described services for unsheltered persons, **HomeStart's Field-Based Case Management (FBCM) program** targets services to under-served or disengaged sheltered homeless persons who lack adequate case management support, either because the shelter where they are staying cannot offer it to

them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams' Self-Advocacy Center, Youth on Fire, Shelter Inc.'s Women's Drop-In), meal programs, and other locations to reach out to other homeless persons who need individual support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, link homeless persons with mainstream benefits and services, and can provide ongoing case management support that can follow a homeless person from shelter to shelter, including shelters in abutting communities. In addition to reaching out to persons in need of assistance, FBCM staff accept referrals from other programs unable to provide the necessary help. In particular, the FBCM program works closely with clients of HomeStart's Housing Resource Team who, in conjunction with their housing search, require assistance in addressing barriers to obtaining and retaining housing.

- The **Cambridge Multi-Service Center for the Homeless (MSC)** offers full case management assistance to homeless and at-risk elders and persons with disabilities, prevention-focused case management assistance to families at risk of homelessness, short term case management assistance for other homeless and at-risk individuals who have no or inadequate access to such help, and program-based case management to clients of its men's transitional housing program (see below). Multi-Service Center clients are easily referred by case managers to a range of co-located specialized services, including housing search assistance (homeless only), mental health counseling, substance abuse counseling, money management assistance (homeless only), legal assistance (homeless only), help accessing mainstream benefits (homeless and non-homeless), and free telephone access (homeless and non-homeless). As described in the section on prevention, access to MSC services is by self referral or by referral from any number of agencies. Although ongoing clients are encouraged to schedule appointments with their regular case managers, staff are always available to assist homeless and at-risk walk-in clients and persons referred by any and all sources. The case manager specializing in elders and persons with disabilities spends time both at the Senior Center and the MSC, and receives referrals from the Senior Center and the City's Commission for Persons with Disabilities.

- **On the Rise's Women's Center** reaches out to chronically homeless unsheltered women, many of whom have undiagnosed or unacknowledged mental illness, and offers them a range of services, beginning with low-threshold access to its Women's Center – where clients can shower, nap, snack, and simply get off the street – to more comprehensive case management and advocacy assistance, when and if the women are ready for it. As staff from OTR build relationships with their clients, they are able to make successful referrals – and provide the personal support that ensures follow-through on those referrals – to both mainstream and Continuum services that their clients might have previously spurned. In addition to conducting street outreach to unsheltered women in need of assistance, OTR accepts appropriate referrals from other programs that have identified unsheltered women whom they are unable to serve.

- Clinical and case management staff at **Cambridge Cares About AIDS' Youth on Fire** drop-in center provide general and clinical case management to homeless, often unsheltered, youth and young adults. Youth on Fire drop-in guests are recruited by street outreach conducted by Center staff on days that the Center is closed, and are drawn to the Center by word-of-mouth on the street about the Center's respectful treatment of guests and its harm reduction approach to delivering services, whereby guests are allowed to disclose personal information and participate in clinical and case-managed services at their own pace.

- **Bread & Jams (B&J)**, staffed and run primarily by formerly homeless persons, operates a **Self Advocacy Drop-In Center** that serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services. The Center typically attracts unsheltered or temporarily sheltered-but-disengaged homeless persons, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On mornings before Youth on Fire is open and on days when it is closed entirely, the Self-Advocacy Center clientele includes a higher-than-average proportion of youth and young adults, seeking food, a shower, or a place to crash after a long night on the street. Center staff and regularly scheduled “visiting” staff from HomeStart’s Field-Based Case Management program and from the First Step Street Outreach team work to engage and build relationships with homeless guests, in hopes of being able to link them with mainstream and Continuum services that these guests might have previously spurned. Assistance is available by referral or self-referral (i.e., drop-in).

Residence-based case management is available to (a) the shelter guests at Shelter Inc. and the more demonstrably motivated shelter guests (i.e., guests who are working or taking other appropriate steps to end their homelessness) at the Salvation Army, First Church Shelter, St. Patrick’s Shelter, and CASPAR’s Emergency Service Center, and (b) residents of the various Cambridge-based permanent supportive housing programs, transitional housing programs, and family shelters (see Housing Activities Chart)

In addition to residence-based case management associated with placement in permanent supportive housing, the Continuum also includes a number of programs that provide **stabilization services** (a variant of case management) to homeless clients who have transitioned to permanent housing. To the extent that they are funded in part with SHP grants, stabilization services are limited to the first six months after placement in housing, except in cases in which a client’s disabilities necessitate longer term services in order to ensure retention of housing:

- HomeStart’s Housing Placement Services program and Housing Resource Team both offer stabilization services to consenting persons whom they have helped place. The HRT is also available to provide stabilization to consenting clients who have obtained housing on their own or with the help of other programs or persons.
- Cambridge Cares About AIDS provides long-term stabilization support to consenting CCAA clients who obtained permanent housing
- HomeStart’s Field-Based Management program can continue to follow and provide support to clients who have obtained housing, but who anticipate the need for short-term support in their new homes or communities
- The case management staff of all Continuum transitional housing programs offer graduates the opportunity to remain in touch with them for support in their new housing; however, these staff are unable to actually visit their former clients in their new homes
- The Multi-Service Center-based case manager specializing in services to elders and persons with disabilities attempts to provide post-placement support to consenting clients that she has helped place in permanent housing.
- Housing Assistance Program staff at the Multi-Service Center are able to provide very limited, telephone base stabilization services to consenting families they have helped place in permanent housing.
- Staff from the Hildebrand’s Family Stabilization program work with family shelter staff, Multi-Service Center staff, and families preparing to transition from shelter to permanent housing to assess the needs of the family in their new community, and, subject to the consent of the family, to provide six months of case management assistance (longer if the head of household has a disability that requires more extended help) to support a successful transition and housing retention.
- On referral from a shelter, Cambridge Family and Children’s Services arranges a match with a mentor to provide post-placement support to consenting families that are transitioning from shelter to housing.

Population-specific case management is available to targeted segments of the homeless population:

- (persons with serious mental illness) Mass. Department of Mental Health (DMH) Case Managers, or, for residents of the various DMH-funded residential programs, program staff
- (for persons with HIV/AIDS) Cambridge Cares About AIDS, or AIDS Action (Boston)
- (for homeless veterans) staff at the New England Shelter for Homeless Veterans (for shelter residents), the Cambridge Veterans Agent (if no other agency can take a lead role),
- (for battered women) Transition House, for residents of its battered women's shelter, and Transition House and Respond for other at-risk women who have been referred or have initiated hotline contact
- (for homeless elders/persons with disabilities) designated case manager at the Multi Service Center
- (homeless and runaway youth) street outreach staff from Cambridge Cares About AIDS's Youth on Fire and from Bridge Over Troubled Waters

Supportive Services: Life Skills: Services in Place & How Homeless Persons Access Assistance

Life skills training (e.g., managing an apartment, maintaining good relations with neighbors and a landlord, coping with stress, budgeting and money management, anger and conflict management, shopping on a budget, eating for good nutrition, developing and sustaining healthy relationships, parenting strategies, living with HIV/AIDS, getting and keeping a job, etc.) is an integral component of services offered in all **family shelters**, **transitional housing** programs for individuals and families, and **permanent supported housing** programs (see Housing Activities Chart). Life skills training is also an integral part of the services offered (i) by **Shelter Inc.** and **Transition House** for their shelter guests; (ii) by the **Salvation Army** and **St. Patrick's** for homeless persons in their extended-stay shelter beds; (iii) by staff from the **Multi-Service Center's Housing Assistance Program** for homeless families engaged in housing search; (iv) by **HomeStart's Housing Resource Team** (for newly housed individuals receiving stabilization support); (v) by the **Hildebrand's Family Stabilization Program** (for newly housed families that have elected to access post placement stabilization services); (vi) by staff at **Youth on Fire** drop-in center for interested participants; and (vii) by **Cambridge Family and Children Services' Family-to-Family parent mentors** providing post-placement support to families that have transitioned out of homelessness. Relapse prevention services (listed in the chart describing alcohol and drug treatment services) could also be construed as life skills training, in that learning how to maintain a sober lifestyle is one of the most essential life skills a person in substance abuse recovery can develop.

CASCAP's Fiduciary Services program provides training and support for one of the most important life skills, namely budgeting and money management. The program also offers clients help with repairing debt and bad credit, and offers Representative Payee services to persons deemed by the Social Security Administration to be incompetent to manage their own finances. In some cases, clients access program services by referral from residence- or field-based case managers; in some cases, they voluntarily seek assistance following participation in a money management workshop which may have been offered by the program at their residence; in still other cases, accessing fiduciary program services is a requirement of participation in a transitional or permanent supported housing program.

Supportive Services: Alcohol and Drug Abuse Treatment: Services in Place & How Homeless Persons Access Assistance

A mix of inpatient, outpatient, detoxification, and short-term residential treatment services for homeless and non-homeless persons alike are offered by **CASPAR**, **North Charles**, the **Cambridge Health Alliance (CHA)**, **Mt Auburn Prevention and Recovery Center**, the **Mass. Alliance of Portuguese Speakers** (acupuncture clinic), and other metropolitan area providers. Access to clinical services is by referral or self-referral. The cost of services to indigent persons is covered either by Medicaid or the State's Public Health Department, depending on the circumstances of the client and nature of the program. In addition, as in many communities, Cambridge is home to numerous AA, NA, Alanon, and other **peer-run meetings supporting abstinence** that are open to all persons in recovery. In addition to these more broadly accessible programs, there are homeless-specific programs:

- **North Charles Inc.** operates the Bridge program, a transitional housing program for homeless men in substance abuse recovery who need a residential program with a clinical emphasis. Access to the Bridge program is by referral or self-referral. North Charles also operates the "Relapse Prevention Program" targeting outpatient services to recovering residents of the Carey Men's Transitional Housing program, and offering outpatient counseling at the City's Multi-Service Center for the Homeless to other homeless persons, either by referral or self-referral. In addition, North Charles operates an Institute for the Addictions (NCIA), which provides comprehensive, outpatient substance abuse treatment, education and prevention services for adults and adolescents, including homeless persons. NCIA provides a full spectrum of multidisciplinary, pharmacological (including detoxification from alcohol and drugs, methadone maintenance, agonist therapy etc.), cognitive-behavioral, individual, family and group (i.e. early recovery and relapse prevention) therapies as well as random toxicology screening, infectious disease education and on-site self-help and peer support groups. The NCIA's Impact Dual Diagnosis program is nationally recognized for the

quality of services rendered to persons with serious mental illness and substance dependence. Through its contract with the Massachusetts Department of Public Health (DPH), the NCIA is able to make its services available to indigent and homeless adults who have no health insurance.

In addition to an outpatient treatment center that serves both homeless and non-homeless persons, **CASPAR** operates (1) a "wet" shelter for actively substance abusing homeless persons (access on a first-come, first-served basis), and by referral from the First Step street outreach program and other sources; (2) a pre-transitional program for wet shelter residents who have made a commitment to sobriety; (3) Womanplace, an 18-bed six-month transitional program for homeless women in early recovery that provides a highly structured environment to support participants in building the "clean time" they need to move forward in their lives (access by referral or self-referral, as long as the applicant can demonstrate commitment to recovery); (4) the Somerville-based Phoenix drop-in center, for recovering persons seeking a sober daytime environment and access to the support of a counselor and peers (access by referral or self-referral); (5) the First Step street outreach program, described in the "Outreach" chart; and (6) GROW House, a transitional housing program for homeless women with six months sobriety (access by referral from a transitional housing program that can document the applicant's six months of sobriety).

Supportive Services: Mental Health Treatment: Services in Place & How Homeless Persons Access Assistance

Mental health services are available from a variety of sources:

- through clinics operated by **Health Care for the Homeless** at local shelters (access by self-referral);
- through Mental Health/Substance Abuse block grant-funded clinicians employed by **Tri-City Mental Health** and spending time at the Multi-Service Center for the Homeless, the Salvation Army shelter, St. Patrick's shelter, Shelter Inc., and the Harvard Square shelter (access by self-referral at any of those sites, or by referral from staff at that site, except that any staff person can refer a client to be seen at the Multi-Service Center);
- through a **Massachusetts Department of Mental Health-funded Community Treatment Team or Aggressive Community Treatment (ACT) Team** (activated by referrals from the aforementioned clinicians) serving homeless persons with serious mental illness who are resistant to traditional outpatient services;
- via street outreach and outreach at various drop-in program sites by the **Tri-City Mental Health Specialist serving as part of the First Step Street Outreach team** (funded in part by an SHP expansion grant);
- through the **Outpatient Unit of the Psychiatry Department** of the Cambridge and Somerville Hospitals, accessed by referral or self-referral;
- for active clients of the Massachusetts Department of Mental Health, through the services of their **DMH case manager** (a referral for DMH services may be obtained by accessing assistance from any of the aforementioned MH providers);
- for eligible veterans, at **VA-funded mental health centers** (the closest one is in Jamaica Plain, Boston) or at the **New England Shelter for Homeless Veterans**

On the Rise provides access to a range of less traditional sources of mental health supports for homeless women with undiagnosed or unacknowledged mental illness, women who are unwilling to accept DMH services, but are receptive to more informally offered counseling services.

An on-site clinician, funded in part with an SHP grant, offers group and individual counseling, crisis counseling, and more informal mental health services to youth and young adults at **Youth on Fire** who are receptive to such services.

A local psychologist offers pro-bono services on a regular basis to interested guests at **Bread & Jams' Self-Advocacy Center**.

Supportive Services: HIV/AIDS Services: Services in Place & How Homeless Persons Access Assistance

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by **Cambridge Cares About AIDS**, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS (accessed by referral or self-referral to the housing program listed below), coordinates supportive services for separate S+C programs for men with HIV/AIDS and for families with HIV/AIDS (also accessed by referral or self-referral to the housing program listed below), coordinates an anonymous needle exchange program for intravenous drug users (accessed by self-referral), operates a "drop-in spot" where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services (accessed by self-referral), sponsors a housing program for homeless and non-homeless persons with HIV/AIDS (which coordinates the waiting lists for the aforementioned transitional housing and S+C programs, and which can be accessed by referral or self-referral), and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS (by referral or self-referral). Cambridge Cares recently received HUD funding from the HOPWA SPINS program to develop eight units of permanent supportive

housing as part of a 24-unit regional collaborative in the Greater Boston area.

Cambridge Cares is closely affiliated with and leverages services from a number of AIDS-focused providers in Boston, including **AIDS Action** (whose numerous services include case management and emergency funding to address housing crises), **the AIDS Housing Corporation** (which helps develop permanent supported housing programs), **Justice Resource Institute** (which manages several permanent supported housing programs), **JRI Health** (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), **Community Servings** (which delivers prepared meals to all of the Cambridge and Boston-based residents of Cambridge Cares' residential programs), and the **Fenway Health Center** (which is a locus of AIDS-specific health services). Access to these services can be arranged by a Cambridge Cares case manager or by self-referral.

The Cambridge Continuum also includes the **Zinberg Clinic**, an HIV/AIDS-focused health center of the Cambridge Health Alliance, which also operates a food pantry. Access to Zinberg services is by referral from a primary care provider.

Supportive Services: Education: Services in Place & How Homeless Persons Access Assistance

Persons homeless in Cambridge can access educational assessment and counseling; individual tutoring; and ESL, GED, literacy, math, and basic computer classes on a drop-in or enrollment basis through the **Community Learning Center's (CLC) Project LIFT**, funded in part by an SHP grant. Traditionally, these services require participants to enroll on a semester basis, and to maintain high attendance throughout the term; Project LIFT was funded to allow homeless persons to enroll whenever they are ready to attend sessions, and to attend on a drop-in basis, rather than an enrolled basis, if a more substantial commitment is unrealistic, given the uncertainty of their residential situation and other demands on their time (housing search, employment or community service requirements, etc.) CLC staff also tutor at family shelters and transitional program sites. Access to assistance is by referral or self-referral.

Occasionally, homeless transitional housing or permanent supported housing program residents who are able to conform to more routine enrollment schedules access mainstream classes at the **CLC** or at its Somerville counterpart, **SCALE**.

As noted, free computer instruction is available at the CLC as part of Project LIFT. Increasingly, shelters and transitional housing programs are offering their guests **access to computers** for e-mailing, web access, composing applications for housing and employment, and generally practicing their keyboarding skills. The **Homeless Empowerment Project**, publisher of the Spare Change Street Newspaper that provides homeless persons with an opportunity to earn small stipends writing articles and more substantial commissions selling the paper on the street, operates a computer center where authors and vendors can hone their computing skills, and, subject to the availability of volunteer staff, where other homeless persons can access computers. In addition, several mainstream community-based agencies offer free or low cost open access or instruction in their computer labs (on a drop-in or pre-registered basis; no referral required), including **Cambridge Community Television**, the **YMCA** (for building residents, which include several transitional housing programs and S+C programs, and for residents of the nearby YWCA, which includes a family shelter and two transitional housing programs), the **Child Care Resource Center** (next door to the YWCA), the **Central Square Branch of the Cambridge Public Library** (near the Multi-Service Center, Shelter Inc, and other programs), and the **Margaret Fuller House** (for residents of the surrounding neighborhood, which includes Shelter Inc. and the Hildebrand Family Shelter).

The municipally-funded **Cambridge Employment Program (CEP)** and the WIA-funded **Career Source** can provide assistance in identifying scholarship resources for higher education. Assistance at both programs is available by referral or self-referral.

Through its "Community Career Links" program, funded by the State's Department of Mental Health, **North Charles, Inc.** can help homeless persons with diagnosed psychiatric disabilities access funding support for higher education as part of a vocational plan (by referral or self-referral). North Charles staff are also funded to help Social Security recipients utilize the Ticket to Work program to obtain funding for training.

The **Cambridge Department of Veterans Services** can help qualified homeless persons with eligible veteran status access Veterans Administration funding for higher educational (by referral or self-referral).

The **Massachusetts Rehabilitation Commission (MRC)** can help pay for education and training for certain disabled persons eligible for vocational rehabilitation under Section 508 (homeless or non-homeless, by referral or self-referral).

Finally, some institutions of higher education (including the **Harvard Extension Program**) are willing to waive or reduce fees for homeless persons who enroll in classes.

Supportive Services: Employment Assistance: Services in Place & How Homeless Persons Access Assistance

Career Source, a WIA-funded One Stop, offers a range of services for the more independent job seeker, including access to workshops, self-paced computer tutorials, access to computers and phones for job search, and access to periodic job fairs. Career Source contracts with the State to provide more extensive individualized services to persons receiving Unemployment Insurance, dislocated workers, heads of households who are transitioning or who have transitioned from TANF to employment and who are interested in help with job retention or next-step career development (referral from DTA or shelter staff is required), and other special populations. Career Source has a very limited number of vouchers for training. Except as noted, assistance is by referral or self-referral. Providers in Cambridge have found that Career Source is best utilized as a secondary resource for homeless job seekers; that is, it is best to refer the client for individualized assistance at one of the other listed programs, and then, when and if the client is ready for more independent job search, to refer him/her to Career Source

The **Massachusetts Rehabilitation Commission (MRC)** offers federally funded vocational rehabilitation services in accordance with Section 508 guidelines. Subject to the availability of funding, MRC counselors can assist disabled homeless and non-homeless clients in developing and implementing a vocational rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc. Access is by referral or self-referral.

Other Cambridge-Based Programs:

- The municipally funded **Cambridge Employment Program (CEP)** provides career counseling and job search assistance to work-ready (homeless and non-homeless) Cambridge residents. Access is by referral or by self-referral. CEP periodically conducts outreach to homeless services providers soliciting referrals and offering to conduct workshops for residents on such topics as job search, interviewing skills, and resume preparation. Homeless clients account for 10-15% of the CEP clientele or 50-60 persons each year.
- Based in the **Multi-Service Center for the Homeless**, the **Cambridge Student Partnership**, provides individualized job search assistance to both homeless and non-homeless persons. NSP staff, working in cooperation with Health Care for the Homeless, can also help disabled homeless persons develop the documentation of disability needed to qualify for federal voc rehab services. No referral is needed.
- **North Charles, Inc's** "Community Career Links" program, funded by the State's Department of Mental Health, can help homeless persons with diagnosed psychiatric disabilities access a range of employment services, including supported and transitional employment, vocational training, and job search assistance. Access - by referral or self-referral – requires proof of prior hospitalization for psychiatric illness.
- The **Cambridge Department of Veterans Services** helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits. Access is by referral or self-referral.
- Any sober homeless persons may apply to sell **Spare Change**, a newspaper produced by homeless persons, as a street vendor. Vendors are paid on commission. Spare Change is a program of the Homeless Empowerment Project.

Boston- and Somerville-Based Programs to Which Cambridge Continuum Clients Are Sometimes Referred

- **Impact** (a Boston SHP-funded program) provides career counseling and job search assistance to work-ready homeless persons with a Boston connection. Access is by case manager referral, by appointment.
- With funding assistance from an SHP grant, **Community Work Services** (in Boston) offers homeless persons with a Boston connection a range of employment services by referral, including help documenting eligibility for vocational rehabilitation services, help building work skills, including access to supported employment, and help with mainstream job search.

- **CASPAR's GEAR**, an SHP-funded program in the Somerville Continuum, offers homeless persons with a Somerville connection access to supported employment in its used clothing sorting facility and retail store. Access is by referral or self-referral.
- With the help of SHP funding, **St. Francis House**, a Boston-based shelter and drop-in center, offers a range of basic work-readiness training programs for homeless persons who want to work, but lack the prerequisite skills and/or self-confidence. Access is by referral or self-referral.

Supportive Services: Child Care and Family Support: Services in Place & How Homeless Persons Access Assistance

The primary source of child care for homeless families in Cambridge shelters and transitional housing is the **Salvation Army's "Our Place"**, which provides weekday child care from 8:30AM-3:15PM. Access is by application to the program. (Participating children who require medical attention are seen by the medical director of the Health Care for the Homeless clinic which operates elsewhere in the building. Parents, in turn, receive instruction in managing their children's health needs from the Family Health Care Case Manager (FHCCM) who makes regular visits to family shelters, under Health Care for the Homeless' SHP-supported grant program. The link between the medical director and the FHCCM allows parents to receive immediate feedback and instruction with regard to supporting their children's return to health.)

A more limited source of child care for these families is the **Cambridge Head Start** program, which serves both homeless and non-homeless low income families. The program, which operates in two locations, offers more extended hours of child care (from 8-5:30) but only for children ages 2.9 to 4, and only to households where the caregiver has at least 30 hours/week of school, work, or training. Access is by application to the program.

Because homeless families aren't necessarily in shelter at the start of a school year (or in the spring or summer, when non-homeless parents are getting their children on waiting lists), they are at a disadvantage in competing for mainstream child care slots, even if they have a State voucher. The **Child Care Resource Center**, with up-to-date info about vacancies in mainstream child care, can help parents find the occasional open slot.

The School Department's **Family Resource Center** is the lead agency for addressing the needs of McKinney-eligible homeless school-age children. The Family Resource Center annually applies for and receives federal Department of Education McKinney funding to provide a range of supportive services for eligible children, including academic supports, scholarships for after-school and summer programming, transportation to assist homeless children in continuing to attend the schools located in their community of origin, etc. Access is by contacting the program. Because enrollment in the Cambridge Public Schools depends on proof of local address, the Family Resource Center is able to proactively reach out to any child whose address is a shelter or homeless program, and to any child whose family has difficulty providing proof of address due to their being illegally doubled up.

The **City of Cambridge** offers a rich mix of **Community School** (after-school) programs for school-age children and a very low cost **licensed pre-teen after-school childcare program**. Scholarships are available to pay for participation by low income children in classes or activities. The challenges to participating in these programs are (a) the semester-based schedule which excludes children whose parents aren't able to enroll them at the September and January registration events, and (b) the logistics of parent pick-up of the child at the end of the day. Too often, it proves easier for children to return to the shelter after school than to attend supplemental activities. Access is by application.

Families in shelter during the summer months can send their children to **summer camps** operated by the Cambridge Community Schools program. Full scholarships are available through the McKinney and Special Education programs of the School Department (with federal McKinney funding support) and from the Community Schools (municipally funded). Again, the challenge faced by homeless families is being in the right place at the right time (registration night) to compete with mainstream families for slots in the programs. Access is by application.

Homeless families in Cambridge shelters can access a range of shelter-based services for their children:

- The **Cambridge School Department's Home-Based** program provides in-shelter parenting support for homeless families with children age 18 months to 4 years (to age 5 if the family's primary language is not English). Access is by application.
- The **Early Intervention program** offers parenting support and a range of child-focused services to families with at-risk children age 0-3. (All homeless children are considered to be at-risk.) Access is by application to the program.
- **Tutoring Plus** can send volunteer tutors to the Hildebrand family shelter to help young school-age children with their studies. Access is by requesting assistance.
- The **Cambridge Public Library** sponsors a reading aloud program that can send volunteers (as available) to both family shelters on a weekly basis. Services are available to any shelter residents present at the visit.
- **Bright Horizons**, a for-profit child care provider, operates a charitable program sponsoring trained volunteers who lead supervised play at family shelters on a weekly basis. The operation of the program depends on the availability of trained volunteers. Services are available to any child present at the time of the volunteer's visit.
- **Health Care for the Homeless'** family shelter-based Family Health Care Case Manager, funded in part by an SHP grant, makes regular and as-needed visits to the family shelters (and to Transition House) offering a mix of health education and counseling, parenting support, health care advocacy, and, as needed, primary care to parents and children. Services are offered proactively, and require no referral or application.

Women with children staying at **Transition House** access on-site child care, since their 90-day stays are insufficient to allow them to obtain mainstream child care. A child advocate on staff works with parents and children to address emotional or behavioral problems that may have resulted from a child's victimization or witnessing of violence, or from other deprivations during early family life.

Homeless women with children in either of the Cambridge-based transitional housing programs (**Shelter Inc.'s Midpoint** program and **Transition House's TLP**) receive the support of case management staff in obtaining mainstream child care services for their children. Services are offered proactively to all program participants, as a matter of course.

Supportive Services: Transportation: Services in Place & How Homeless Persons Access Assistance

The City of Cambridge is well served by public transportation operated by the **Metropolitan Boston Transportation Authority (MBTA)**: a network of buses and two subway lines provide access to housing, municipal services, shopping, health centers, and recreational destinations. For persons who have documented disabilities which impair their access to public transportation, and which require them to utilize para-transit which can provide door-to-door access, the MBTA operates **The Ride**. The City contracts with **SCM**, a private non-profit wheelchair accessible van transportation service for use by elderly and disabled Cambridge residents in getting to medical and other important appointments. Elders and persons with disabilities who obtain a **special MBTA identification card** can use public transportation for 25 cents per ride.

Case management staff from the various residential programs, staff from HomeStart's Field-Based Case Management program, student staff from the Cambridge Student Partnership office, and staff from the City's Commission for Persons

with Disabilities can all provide assistance to disabled homeless persons in applying to the MBTA for a discounted transit pass, or in completing the applications to use The Ride or SCM.

There is no special discount transportation program available to low income or homeless persons who lack a qualifying disability . One of the most significant challenges faced by homeless persons searching for employment or housing, or attempting to travel to health or social service providers that are beyond walking distance is paying for the transportation they need.

Shelters and transitional housing programs and sponsors of drop-in programs periodically receive donations which allow them to purchase **tokens** for their guests. However, such access is erratic. HomeStart's Field Based Case Management program oversees a small "**Missing Link**" **Fund**, which provides tokens to residence-based programs for use by their clients. The Multi-Service Center manages a small loan fund which can also offer homeless clients funds for a transit pass. Very limited access to this fund is typically by referral from a case manager.

The Cambridge Continuum offers two specialized transportation services:

- **CASPAR's First Step Street Outreach** program can transport unsheltered homeless persons to a shelter or a daytime drop-in program where they can receive assistance (if they cannot safely get there on their own), or to the Cambridge Hospital's Psych ER, where they can be evaluated for admission to a detox or inpatient unit. Their van can also provide transportation to a detox, if a bed has been reserved.
- **St. Patrick's women's shelter** provides van transportation from the Multi-Service Center in Central Square to its shelter in neighboring Somerville. Access to the shelter is based on space availability; if there are more women than beds, a lottery determines access to beds.

Supportive Services: Other Supportive Services: Services in Place & How Homeless Persons Access Assistance

Housing Search assistance is one of the most important supportive services offered by the Continuum. (See the earlier description of "case management services" for information about "stabilization" services furnished to persons after placement in housing.)

- Homeless families staying at the Hildebrand or YWCA family shelters are referred by shelter staff to **Housing Assistance Program (HAP)** staff at the **Multi-Service Center** for housing search help and related case management.
- Homeless women (with or without children) at the **Transition House** shelter for battered women receive in-house housing search support.
- The large majority of homeless individuals receive housing search support from two SHP-funded programs: (a) **HomeStart's Housing Placement Services** program (serving clients who are relatively independent and who have other case management support; a referral from the case manager is required), and (b) **HomeStart's Housing Resource Team** (serving all other homeless clients, i.e., clients that need greater help finding an apartment, representing themselves in visits with landlords, completing housing/subsidy applications, etc.; access to service is by referral or self-referral) To the extent that an HRT client has other needs which must be addressed in order to ensure a successful housing search (e.g., outstanding legal or credit problems, outstanding substance abuse or mental health problems, lack of adequate income, etc.), they are referred for concurrent assistance from **HomeStart's Field-Based Case Management** program.
- Homeless persons whose services are funded by the Mass. Department of Mental Health may be directly referred for housing search and post placement stabilization services from CASCAP's Intensive Housing Support Program (IHSP).
- Veterans can obtain housing search assistance from the Boston-based **Veterans Benefit Clearinghouse** or, if they

stay at the **New England Shelter for Homeless Veterans** (in Boston), from shelter staff.

- A designated staff person at the **Multi-Service Center** provides housing search assistance (and other case management support) to homeless (and at-risk) elders and persons with disabilities who are not served by the HRT or other programs. Access to her assistance is by referral or self-referral at the Multi-Service Center or the Cambridge Senior Center.
- **Bread & Jams** offers its clients help with non-traditional housing search (i.e., finding shared apartments, roommate situations, etc.)

- Various sources of grant and loan funding are available to assist clients with the often daunting **move-in costs associated with a transition to permanent housing**. Access to all these funds is by referral from a residential case manager or housing search staff; fund access may be contingent on a person or family's effort to share in the cost of moving, including the accrual of savings during homelessness.
 - Multi-Service Center staff can help families and individuals transitioning out of homeless and into housing access special funds (the **Families to Families Fund**, the **Cambridge Housing Assistance Fund (CHAF)**, the **New Lease Fund**, the **Cambridge Fund for Housing the Homeless**, and the **Second Step Fund**) which can help cover the up-front cost of relocation to a new apartment (e.g., last month's rent, security deposit, realtor's fees, moving fees). The CHAF is jointly managed with HomeStart.
 - A fund managed by **HomeStart** provides short-term limited rental subsidy, and limited assistance with up-front costs of moving.

The **Mass. Coalition for the Homeless** provides **free furniture and home furnishings** to all referred/self-referred individual and family clients moving from shelter or transitional housing to permanent housing. Homeless individuals and families transitioning to housing (or their agency sponsors) must procure and cover the cost of moving services.

The Cambridge Continuum includes a mix of mainstream **legal services** for low income persons and homeless-specific legal services addressing issues not typically within the purview of mainstream programs:

- Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCC), and the student-run Harvard Legal Aid Bureau provide legal assistance to income-eligible homeless and non-homeless persons appealing denial of government benefits or public housing, or seeking protection from domestic violence. No referral is required for income eligible persons. City funding enables CASLS to serve persons whose incomes are above the poverty level; a referral from Multi-Service Center (MSC) staff is required.
- The Cambridge Human Rights Commission addresses housing discrimination experienced by homeless or other persons. No referral needed
- Shelter Inc.'s Community Legal Assistance Project (CLASP), funded in part by an SHP grant, provides "gap-filling" legal assistance to homeless persons: services available on a drop-in basis and addressing problems not ordinarily addressed by mainstream publicly-funded legal services programs: e.g., child custody, child support, credit, criminal history, Internal Revenue Service, and immigration-status-related problems that might stand in the way of employment or permanent housing. Homeless persons access these services through case manager referral or self-referral. Clinics are scheduled at different sites during daytime, evening, and weekend hours. Assistance is by referral or self-referral, on a walk-in or appointment basis.

The Cambridge Continuum offers homeless persons **voicemail services** through Project Connect, an SHP-assisted project of Shelter Inc. Services are offered to homeless people who are engaged in a housing search, employment search, or related activities, or who need voicemail to stay in touch with a case manager or other health or social service provider, or to remain untraceable by an abusive person that they have fled. Voicemail enables clients to reliably receive messages from prospective landlords and prospective employers, non-residence-based case managers, legal service providers, fiduciary services program staff, and housing search workers. Homeless persons may obtain voicemail from the Multi-Service Center, Solutions at Work, Bread & Jams, On the Rise, the Shelter Legal Services program, Shelter Inc., the YWCA, Transition House, HomeStart, or by directly contacting Project Connect. Access is by referral or self-referral to persons who can document homelessness.

Homeless Strategic Plan

The City of Cambridge is in the process of concluding a 10 Year Plan development process. The Plan will probably be voted on by the City Council in the next few weeks. The 10 Year Plan builds upon the work done by the Continuum of Care planning process, and is expected to include an endorsement of a continuation of the work of the Homeless Services Planning Committee, which brings together government officials, providers, homeless and formerly homeless persons, and other interested segments of the Cambridge community.

In last year's SuperNOFA application to HUD, the Cambridge Continuum described the following strategy and goals for addressing chronic homelessness:

(ii) Current Chronic Homelessness Strategy.

As indicated in the CoC Homeless Subpopulations Chart, and as explained in the narrative of Form HUD 40076 CoC-I, we estimate that there are 190 sheltered and 54 unsheltered chronically homeless persons in Cambridge. Although these numbers suggest a higher-than-average prevalence of chronic homelessness, we believe that they reasonably reflect the populations targeted and served by our shelters, transitional housing, and street outreach programs. As described in the Housing Activity Chart, CASPAR's "wet" shelter, whose clientele is almost entirely chronically homeless, constitutes nearly 50% of our Continuum's year-round and seasonal shelter capacity. The Salvation Army, our second largest shelter, estimates that 80% of its guests are chronically homeless. Even Shelter Inc., which targets persons who are working or otherwise making a serious effort to turn their lives around, reports that 50% of its guests (point-in-time) are chronically homeless.

As described in the following charts, our strategy for ending chronic homelessness is focused on two goals:

- **Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities.** Cambridge residents with disabilities live in three distinct types of housing, each of which requires its own approach to prevention: (a) non-program permanent housing, (b) housing operated in conjunction with systems of care funded or operated by State agencies, (c) housing operated in conjunction with systems of care funded or operated by the City of Cambridge.
- **Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge,** so as to minimize the time it takes for them to successfully transition into permanent housing (independent or supported).

Goal (1a) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in non-program permanent housing (including private housing (subsidized and unsubsidized) and public housing).

This is the population targeted by the considerable **prevention resources** described in Form HUD 40076 CoC-F. Disabled persons living in public housing are

afforded additional services and protections against becoming homeless: each building is assigned a social service coordinator who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

Goal (1b) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in Cambridge-based housing operated in conjunction with “systems of care” funded or operated by State agencies.

The State of Massachusetts has Certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Mental Retardation, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Social Services (foster care and domestic violence shelters), and Medical Assistance (nursing homes and rehab hospitals). That commitment is reiterated in the State’s 10 Year Plan to End Chronic Homelessness. However, as has been discussed at statewide meetings of State officials and representatives from local Continuums, there has been some “slippage” between intention and implementation. Persons leaving prisons and substance abuse treatment programs operated by the State are somehow ending up in shelters and on the streets. The State has signaled its commitment to revisit and strengthen efforts to address the problem: discharge planning for Corrections has been reorganized, and the Associate Commission of the Department of Transitional Assistance, the State’s lead agency for addressing homelessness, committed to setting up a meeting with the Lieutenant Governor to discuss the problem. The City of Cambridge is an active participant in statewide meetings, reflecting the Continuum’s commitment to working with the State to ensure that local resources will be available and ready to work with State agencies and their vendors to ensure that when properly notified about a planned discharge from a Cambridge-based program, appropriate available resources will be offered to support efforts to prevent the person from becoming homeless.

Goal (1c) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities living in Cambridge-based housing operated in conjunction with “systems of care” funded or operated by the City.

As a HUD grantee, the City of Cambridge has Certified its commitment to prevent homelessness-causing discharges from its systems of care. The only system of care funded by or through the City (i.e., by municipal dollars or CDBG, ESG, or SHP grants) is the network of permanent supported housing (PSH) projects, including S+C projects operated as part of the CoC. The City does not operate any inpatient

care programs, does not administer any correctional facilities, and does not operate any child protective services programs. The City's ability to prevent homelessness-causing discharges, then, stems from our leverage as a direct and pass-through funder of those PSH programs for homeless persons. **Our Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from PSH and S+C projects** (described in Form HUD 40076 CoC-D).

Goal (2) Promptly and effectively addressing the needs of disabled Cambridge residents who have become homeless

To address the needs of disabled persons who have become homeless, the Cambridge CoC includes a diverse mix of residential and supportive services programs offering **interim support for meeting their basic needs** (a safe place to sleep, food, clothing, health and mental health care, addiction services), and **remedial support** to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing. The new PSH projects that HomeStart has just begun to implement and the HomeStart project for which we are herein seeking funding will augment our "toolkit" with a combination of **specialized housing subsidies and services that can accelerate the transition of chronically homeless persons from homelessness to permanent housing**.

As described in Forms HUD 40076 CoC-F and HUD 40076 CoC-G, our Continuum offers a **flexible** and **effective** mix of **emergency, residential, and supportive services** that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, our Continuum has **multiple portals of entry** and incorporates a **range of proven service delivery approaches**. As noted previously, these services enabled us to successfully transition at least 73 chronically homeless persons to permanent over the past year (on top of 101 such placements last year). (The number of chronically homeless persons placed in housing is probably higher, but (1) providers are typically conservative in labeling specific clients as having a disability if the client doesn't have disability-related benefits and/or isn't engaged in a formal treatment program), and (2) not all clients are honest about the extent of their prior homelessness, and so, are not counted as chronically homeless.)

Our Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) a street outreach program targeting unsheltered disabled homeless, (b) a field-based case management program that targets sheltered persons who don't have the wherewithal, initiative,

self-confidence, or hope to escape the “shelter shuffle” and (c) drop-in programs targeting chronically homeless men, women, and youth/young adults that incorporate an outreach and relationship-building component designed to create personal connections that will inspire the trust that helps disengaged chronically homeless persons take that next step.

As noted previously, the prospect of a gradual progression from shelter to transitional housing to permanent housing is not always an adequate incentive for disengaged and service-resistant chronically homeless persons. As part of this current SuperNOFA application, HomeStart is requesting funding for a top priority new PSH project for leasing and services which would enable us to offer accelerated housing and services to 20 disabled homeless persons including at least 14 chronically homeless persons. Several other recently funded PSH projects, sponsored by Shelter Inc., HomeStart, and New Communities Services will enhance our ability to transition chronically homeless persons to permanent housing.

(iii) Future Goals and Action Steps to End Chronic Homelessness:

Goal	Action Steps	Responsible Party	Target Date
1. Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing.	<p>Implement 38 newly funded scattered site units of PSH for homeless persons with disabilities</p> <p>Implement 8 new public housing-based units of PSH for homeless persons with disabilities</p> <p>If Cambridge receives funding, implement new PSH project from recent chronic homelessness SuperNOFA for re-captured HOME funds (Cambridge was #11 out of 10 funded communities.)</p> <p>Implement another 20 new units of leasing and services PSH for homeless persons with disabilities if this year's bonus project is funded by HUD.</p>	<p>HomeStart</p> <p>New Communities</p> <p>Just-a-Start (housing development) HomeStart (supportive services)</p> <p>HomeStart</p>	<p>begin leasing & services: 7/1/04 full utilization: 10/31/04</p> <p>implementation began upon conditional notification in 12/03. Units expected to be filled by 9/04</p> <p>hoped-for notification of funding: 11/1/04 development: 2005 lease-up & services: 2006</p> <p>grant execution: 6/15/05 begin leasing & services: 7/1/05 full utilization: 9/30/05</p>
2. More accurately track prevalence of chronic homelessness, and Cambridge CoC's progress addressing the problem	Fully implement HMIS in the Cambridge Continuum.	Cambridge DHSP, jointly with the Center for Social Policy at UMass Boston	<p>1st Continuum-wide unduplicated count (7/1/04-9/30/04): 10/31/04</p> <p>Implement AHAR: 10/1-12/31/04</p> <p>Continual improvements: ongoing</p>
3. Enhance Continuum	Refine printed resource materials to enhance usability, comprehensiveness, and currency of	DHSP, with help from HomeStart and	9/1/04

Goal	Action Steps	Responsible Party	Target Date
effectiveness in linking homeless clients to mainstream benefits and programs	<p>existing manuals, and disseminate extensively.</p> <p>Conduct provider staff trainings on mainstream benefits eligibility assessment and client enrollment, using revised resource materials</p> <p>Implement Fact Sheet Library and Support Conference components of on-line data base (www.CambridgeSomervilleResourceGuide.org), providing web links to benefits applications, guidelines, and eligibility assessment tools, and allowing provider staff to more effectively obtain, share, and solicit help in addressing unmet needs.</p> <p>As State's Virtual Gateway makes on-line application for benefits possible, ensure that provider staff are prepared to utilize these resources.</p>	<p>legal service providers</p> <p>DHSP, HomeStart, Cambridge Student Partnership, and Cambridge/Somerville Legal Services</p> <p>DHSP</p> <p>Mass. Department of Transitional Assistance (DTA)</p>	<p>10/15/04-11/30/04</p> <p>12/31/04</p> <p>2005-2006, depending on progress of State DTA in implementing Virtual Gateway</p>
4. Develop a Cambridge Ten Year Plan	<p>Name members of 10 Year Plan Executive Committee</p> <p>Convene Executive Committee to map out the planning process; hold hearings to inform process; identify key components; flesh out and vet plan.</p> <p>Announce 10 Year Plan</p>	<p>City of Cambridge, under the joint leadership of City Manager Robert Healy and Mayor Michael Sullivan</p>	<p>members named: 10/15/04</p> <p>first meeting: 11/17/04</p> <p>Plan published: 10/31/05</p>

Discharge Coordination Policy

In the 2004 SuperNOFA, the Cambridge Continuum described the following discharge coordination policy:

Preventing Homelessness-Causing Discharges from Cambridge-Based Systems of Care:

The City of Cambridge is in the second year of **successful implementation** of policies and procedures to prevent homelessness-causing discharges of persons from publicly funded institutions or systems of care that are subject to its control. Since the only such systems of care funded by or through the City of Cambridge are the PSH projects, including Shelter Plus Care (S+C) projects, for which the City serves as grantee, the aforementioned policies and procedures apply specifically to such projects. Briefly, the policies and procedures specify that:

- PSH sponsors shall minimize the use of homelessness-causing discharges, including withdrawal of subsidy that might lead to eviction and homelessness, reserving such discharges for behaviors posing a serious or imminent threat to the wellbeing or safety of the client or staff or other clients or neighboring tenants, or that represent a serious violation of the lease or subsidy agreement.
- To the extent possible and practicable, and subject to the PSH sponsor's need to protect the safety and wellbeing of the client, other program clients, staff, or other tenants, the sponsor's response to non-compliant behavior shall be incremental in severity, and shall include timely warnings that require and afford the client a chance to repair such non-compliance and prevent future non-compliance.

To minimize the number of situations necessitating such discharges, the policies and procedures require PSH sponsors to (1) routinely inform and remind clients about the rules and standards of program participation, and where necessary, provide assistance to clients who require help in understanding those rules and standards; (2) periodically offer clients the opportunity to review their individualized service plans and to modify the service plan as needed; and (3) establish a grievance procedure allowing clients the opportunity to contest disciplinary actions.

If discharge of a non-compliant client becomes necessary, the PSH sponsor must offer the client timely assistance with discharge planning, including referral to appropriate supportive services, so as to facilitate as smooth as possible a transition to an alternate living arrangement.

Coordination and Cooperation with Systems of Care Outside the Control of the City of Cambridge:

In addition to preventing homelessness-causing discharges from its own systems of care, the Cambridge Continuum stands ready to work with agencies funded by and through other units of government to ensure that persons appropriately discharged from publicly funded institutions or systems of care are afforded access to the necessary locally available resources so that they do not become homeless.

- **Collaboration with Publicly Funded Health Care Delivery Systems:** Continuum staff representing the City's Department of Human Services (DHSP, the lead agency of the Continuum), Multi-Service Center, Cambridge Health Care for the Homeless, Salvation Army, Tri-City Mental Health Center, and CASPAR have met regularly since March 2003 with staff from relevant departments of the Cambridge Health Alliance (psychiatry, addictions, emergency services) to explore and implement strategies for strengthening collaboration on service delivery and discharge planning for already-homeless persons admitted for short-term acute hospitalizations.
- **Collaboration on Statewide Advocacy to Reduce Transitions from Incarceration to Homelessness:** Representatives from the DHSP and HomeStart are ongoing participants on a statewide committee convened by the Mass. Housing and Shelter Alliance (MHSA) to advocate for and support appropriate discharge planning for ex-offenders leaving State- and County-funded corrections.
- **Participation on State-Convended Advisory and Planning Bodies To Address and Prevent Homelessness:** Representatives from key Cambridge CoC providers (HomeStart, Tri-City, and Shelter Inc.) and the DHSP attended a policy forum to advise the Governor's Executive Commission for Housing the Homeless. DHSP staff has been an active member of an ongoing statewide committee of Continuum representatives, convened by the Mass Department of Transitional Assistance (DTA), to enhance collaborative efforts to address and end homelessness. The need to address "slippage" in implementation of discharge plans by State-funded systems of care (especially corrections and substance abuse treatment), the need for alternative residential programs, and the need to enhance access to State-administered mainstream benefits programs have been recurring themes at these meetings. At the most recent meeting of the statewide advisory committee, called for and hosted by the Cambridge Continuum to support a more coordinated approach to 10 Year Plan development between the State and local Continua, high-level staff from the DTA committed to convene a meeting between Continua representatives and the Lieutenant Governor to discuss these issues. We also discussed how the ability of local Continua to prevent new instances of homelessness, to transition families and individuals out of homelessness and into housing, and to support retention of housing by recently homeless individuals and families is heavily dependent on the adequacy and accessibility of State-funded mainstream resources. Bi-monthly meetings will continue to focus on the interconnected issues of discharge planning, 10 Year Plan development and implementation, and enhancing access by homeless persons to State-funded programs and resources.

Monitoring of McKinney-Funded Programs

The City of Cambridge Department of Human Services Programs will monitor SHP-funded programs on an annual basis by reviewing agency audits, by monitoring monthly billing forms (which should document implementation of any match requirements), by conducting annual site visits (addressing both programmatic and fiscal matters), and by conducting forums with homeless persons and collecting any feedback they have about program services.

Annual site visits address a range of programmatic matters, including but not limited to: source, referral, and intake process for clients, including reasons why applicants might be excluded; verification of homelessness in accordance with McKinney program requirements; consistency of program services – both quantity and nature of services – with commitment to HUD in grant application; evidence (documentation) of client assessment, service plan development and implementation, and tracking of outcomes; provision for client feedback about services; collaboration with other Continuum and mainstream service providers; submission of timely and complete reporting, including Annual Progress Reports describing accomplishments vis-à-vis agreed-upon performance measures; and participation in HMIS.

Obstacles to Addressing Homelessness

Obstacles to addressing homelessness include the insufficient supply of housing that is affordable to persons with very low incomes (e.g., at or below 30% of the Area Median Income); the high cost of developing such housing, particularly in light of the lack of Section 8 (Housing Choice) vouchers that can be project-based; limited housing development resources, and competing pressures to develop and protect the availability of housing that is affordable to individuals and families from diverse socioeconomic segments of the community; limitations on the availability of case management, substance abuse treatment, and mental health services needed to support chronically homeless persons that have transitioned into housing; limited employment options for homeless individuals and heads of households, which constrain their ability to sustain independent living, and limited short-term education and training options for enhancing their employability; limited employment and housing options for persons with histories of incarceration, credit or debt problems, and/or tarnished housing histories. Domestic violence, substance abuse, mental illness, and/or employment-ending illness or disability can put both individuals and families at heightened risk of homelessness. To the extent that companies do not offer sick time to employees, low income single parents with occasionally sick children who cannot attend school or child care are at risk of job loss and, therefore, homelessness.

In addition to these obstacles, the fact that homelessness is regional in nature makes it difficult to speak about ending homelessness in a single community like Cambridge, especially if, as each shelter or transitional housing resident transitions to a “higher” level or out of homelessness, another individual or family replaces that resident from somewhere in the large metropolitan area of which Cambridge is only one small community.

- Family shelters are primarily funded by the State’s Department of Transitional Assistance, which places homeless families in the next available shelter bed within a fairly substantial radius. Domestic violence programs specifically seek to house battered women and their children in communities where their abuser cannot find or access them. Ending family homelessness in Cambridge would require either closing the family and DV shelter beds or, more humanely, implementing a more effective statewide program for preventing family homelessness and more

immediately housing DV victims. By virtue of the precarious nature of their finances, a portion of the large number of economically marginal families across the State is at risk of homelessness all the time. Although locally administered prevention programs (described elsewhere in this document) help avert the homelessness of precariously housed Cambridge families. The State is hoping that more expansive implementation of the new Residential Assistance to Families in Transition (RAFT) program will help additional families avoid homelessness. Risk of homelessness is, of course, compounded by substance abuse, mental illness, and domestic violence. To the extent that family homelessness is, at least partly, economic in origin, ending such homelessness will also require a combination of more affordable housing whose costs are tied to family income, and more successful efforts to upgrade the skills and employability of family heads of households, so that they are better prepared to gain and hold jobs that offer a living wage and benefits. Given the high cost of child care, the inadequate availability of subsidies also constitutes an obstacle to addressing homelessness, in that child care competes with rent and food for the limited resources of low income family households.

- Individual shelters are also largely funded by the State’s Department of Transitional Assistance; however, beds are offered to individual applicants on a space-available basis, and placements are not arranged by any single entity. (Although, as in the case of battered families, individual domestic violence victims are placed in communities where they will be at reduced risk of discovery or battery by their abusers.) The obstacles to ending individual homelessness include nearly all of the obstacles described in the previous section. In addition, homeless services providers feel the “trickle-down” impact of 20,000-plus discharges from the State and County corrections systems every year. Although the State has committed to preventing homelessness-causing discharges, when inmates leave the custody of the State or County, they are at liberty to go wherever they choose. In addition to challenges posed by the ongoing incidence across the State (and country) of homelessness caused by poverty, job loss, relationship failure, substance abuse, mental illness, and/or domestic violence, the obstacles to closing the “front door” to homelessness in Cambridge include a statewide shortage of residential alternatives for ex-offenders, the as-yet imperfect discharge planning process from the corrections system (none of which is under the control of the City of Cambridge), and a preference among prison inmates for “wrapping” their sentences and avoiding supervised release.

SHP Grants Utilized by the Cambridge Continuum of Care (annualized)

m

, the Grantee for all projects is the City of
Cambridge Housing Authority is the
shelter Plus Care projects)

	avg year supp	avg year svcs	avg year operation	year leasing	Proposed 2005 #yrs	cost	w/ admin
e Housing							
dge St. (3 units) - development only	0	0	0				
inits) - development only	0	0	0				
esidence (9units)	4,067	5,377	0	1	9,444	9,916.0	
ay House (9 units)	16,000	17,333	0	1	33,333	34,999.0	
Scattered Site PSH (6 units)	46,087	0	108,240	1	154,327	162,043.0	
s: 116 Norfolk Street PSH (under dev't)	16,880	0	0	1	16,880	17,724.0	
1 Scattered Site PSH (24 units)	84,751	9,947	354,300	1	448,998	471,447	
2 Scattered Site PSH (14 units)	59,616	6,631	206,675	1	272,922	286,568	
Door Scattered Site PSH (20 units)	31,000	11,110	272,400	Expires in 2008			
ising							
dge men's transitional (5 units)	24,629		18,000	1	42,629	44,760.0	
House women's transitional (7 units)	42,537	13,206		1	55,743	58,530	
sitional (5 units)			26,557	1	26,557	27,884.0	
ransitional (5 units)			29,814	1	29,814	31,304.0	
non Ground women's transitional (5 units)	61,756	16,114		1	77,870	81,763	
oint family transitional (6 units)	51,766	750		1	52,516	55,141	
- Transitional Living Program (9 units)	55,000			1	55,000	57,750	
ices							
y center	45,800		12,000	1	57,800	60,690.0	
y	31,086			1	31,086	32,640	
Step Street Expansion	48,612			1	48,612	51,042	
apse prevention	18,598			1	18,598	19,527.0	
ep Street Outreach	131,253			1	131,253	137,815	
fire	33,728			1	33,728	35,414	
	32,000			1	32,000	33,600	
health Care Case Management	13,701			1	13,701	14,386	
y Stabilization	35,200			1	35,200	36,960	
Based Case Management	49,805			1	49,805	52,295.0	
ng search	19,396			1	19,396	20,365	
ng Resource Team (HRT)	142,065		20,160	1	162,225	170,336	
ect Connect voicemail	12,400			1	12,400	13,020	
SP (Legal)	58,098			1	58,098	61,002	

Other Mainstream Resources

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last <u>2 years</u> specifically for the <u>homeless</u>
CDBG	<ul style="list-style-type: none"> Case manager (~1/3 of caseload is homeless elders & persons with disabilities (2003 and 2004) Homeless families' housing search coordinator (2003) Case manager (~1/3 of caseload is homeless adults) (2004) 	Cambridge Multi-Service Center	Pro-rated share: \$35,220 (FY 2003) \$22,152 (FY 2004)
CDBG	Staffing and other support for program that gleans food for food pantries, homeless shelters, meal programs, etc. Homeless shelters use approx. 10% of the food.	Food for Free	Pro-rated share: \$3,750 (FY 2003) \$3,750 (FY 2004)
CDBG	Staffing for the sober pre-transitional program in CASPAR's "wet" shelter	Access program in CASPAR's Emergency Service Center	\$20,000 (FY 2003) \$20,000 (FY 2004)
CDBG	Transitional housing staffing (approx. 33% of the position's responsibility)	YWCA Transitional Housing for women	Pro-rated share: \$3,608 (FY 2003)
CDBG	Leasing support for scattered site family shelter unit	Hildebrand Community Bed Program	\$10,000 (FY 2003) \$10,000 (FY 2004)
HOME	In late 2003, the City applied for \$500,000 in Recaptured HOME funds to develop new units of PSH for chronically homeless persons.		

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
Housing Choice Vouchers (only if "priority" is given to homeless)	<p>The Cambridge Housing Authority maintains ranking preference for homeless applicants to its Housing Choice (formerly Section 8) Voucher program.</p> <ul style="list-style-type: none"> In FY 2003, 96 individuals were placed in studios and 1BR apartments using Section 8 vouchers. The annual value of vouchers for these placements is conservatively estimated at \$778,000 (i.e., although exception rents were authorized, the calculation is based on FMRs only). In FY 2004, at least 37 individuals were placed in studios and 1BR apts using Section 8 vouchers at an annual value of approximately \$272,000 (conservatively assumes FY 2004 rents are 10% less than FY 2003 rents). In FY 2003, 22 families were placed in a mix of 2BR, 3BR, and 4BR apartments using Section 8 subsidies. The annual value of vouchers for these placements is conservatively estimated at \$292,878 (i.e., although exception rents were authorized, the calculation is based on FMRs only). In FY 2004, at least 24 families were placed in housing using Section 8 vouchers at an annual value of approximately \$290,000 (conservatively assumes FY 2004 rents are 10% less than FY 2003 rents). 		<p>\$1,070,878 (FY 2003) \$562,000 (FY 2004)</p> <p>Note: This analysis conservatively only estimates the one year value of placements, even though the large majority of FY 2003 placements continued into FY 2004</p>
Public Housing (units dedicated to homeless)	8 units of PSH housing used by McKinney PSH.	Cambridge Housing Authority: St. Paul's Residence	No estimate given because units counted as leverage.
Mental Health Block Grant	Shelter and drop-in mental health services: two PATH-grant funded shelter specialists	Tri-City Mental Health	\$82,049 (FY 2003) \$82,049 (FY 2004)
Substance Abuse Block Grant	Shelter staffing & operations for "wet shelter"	CASPAR Emergency Service Center	\$4,712 (FY 2003) \$30,942 (FY 2004)
Substance Abuse Block Grant	Trans'l housing & substance abuse svcs for homeless women in early recovery	CASPAR Womanplace	\$87,010 (FY 2003) \$142,497 (FY 2004)
Social Services Block Grant	Domestic violence shelter beds & staffing: 2002: 8 beds (2 indiv + 6 families) 2003: 8 beds (3 indiv + 5 families)	Transition House	\$297,456 (FY 2003) \$297,456 (FY 2004)
Federal: VAWA (Violence Against Women Act)	Domestic violence shelter services	Transition House	\$20,000 (FY 2003)
Federal: FEMA (Federal Emergency Management Admin.)	Meals at Shelter	CASPAR Emergency Service Center	\$5,000 (FY 2003) \$5,500 (FY 2004)

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
Federal: FEMA	Meals at Shelter and Daytime Drop-In	Salvation Army	\$9,362 (FY 2003)
Federal: Title III	Shelter services (care and meals) for older adult guests	CASPAR Emergency Service Center (via Somerville Cambridge Elder Services)	\$22,000 (FY 2003) \$21,000 (FY 2004)
Federal: D.O.E. McKinney-Vento for Homeless Children	Educ'l services, child-related clinical and supportive services, after-school & summer programs for approx 350 eligible children, transport'n to school in community of origin	Family Resource Center of the Cambridge School Department	~\$50,000 (FY 2003) ~\$55,808 (FY 2004)
Food Stamps	Cost of meals for transitional housing	CASPAR Womanplace	~\$16,000 (FY 2003) ~\$18,000 (FY 2004)
Welfare-to-Work	Post-Employment services for homeless former TANF recipients from Cambridge shelters	Administering agency: Employment Resources Inc. Provider: Career Source	\$10,700 (FY 2003) There is no more Welfare to Work funding.
State Funds: Dep't of Public Health (DPH)	Trans'l housing & substance abuse services for homeless women in early recovery	CASPAR's Womanplace	\$188,430 (FY 2003) \$120,000 (FY 2004)
State Funds: DPH	Shelter staffing & operations for "wet shelter"	CASPAR Emergency Service Center	\$479,992 (FY 2003) \$469,985 (FY 2004)
State Funds: DPH (AIDS Bureau)	supportive services to formerly homeless men and women (approx 40 persons/year)	Cambridge Cares About AIDS	\$263,000/year (FY 2003 & 2004)
State Funds: Dep't of Transitional Assistance (DTA)	staffing & operations for shelters serving individuals: 69 year-round beds plus 14 seasonal beds	First Church, Shelter Inc., Salvation Army	~\$925,000 (FY 2003) \$837,888 (FY 2004)
State Funds: DTA	Shelter staffing & operations: 24 winter overflow beds	CASPAR Emergency Service Center	\$35,280 (FY 2004)
State Funds: DTA	Family shelter staffing & operations: Beds for 24 families	Hildebrand Family Shelter, YWCA Family Shelter	\$1.06 million (FY 2003) \$952,657 (FY 2004)
State Funds: DTA	Carey Program transitional housing program staffing	Camb. Multi-Service Center (via Mass Hsg & Shelter Alliance)	\$76,439 (FY 2003) \$76,270 (FY 2004)
State Funds: EOCD	Staffing for homeless assistance program: housing search for family shelter residents	Cambridge Multi-Service Center for the Homeless	\$166,281 (FY 2003) \$170,068 (FY 2004)
State Funds: Dep't of Soc'l Svcs. (DSS)	Street outreach and women's drop-in services	On the Rise	\$50,000 (FY 2003) \$50,000 (FY 2004)
State Funds:	Street outreach and women's drop-	On the Rise	\$47,500 (FY 2003)

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
Office of Victim Assistance	in services		\$50,088 (FY 2004)
State Funds: Dept of Veterans Services	Emergency payments to homeless veterans	(through the Cambridge Dep't. of Veterans Services)	\$1,900 (FY 2003) \$2,400 (FY 2004)
State Funds: Office of Child Care	Child care for children of homeless families	Salvation Army	\$143,530 (FY 2003) ~\$140,000 (FY 2004)
State Funds: Other	Child care for children of homeless families	Salvation Army	\$12,000 (FY 2003)
State ESG	Pre-Transitional program staffing	CASPAR Emergency Shelter	\$25,000 (FY 2003) \$25,000 (FY 2004)
State ESG	Leasing Costs for Rooms at YMCA and YWCA transitional housing programs	Mass Housing & Shelter Alliance	\$35,500 (2003) \$35,500 (2004)
State ESG	Domestic Violence shelter operations	Transition House	\$25,000 (2003) \$25,000 (2004)
City ESG	Domestic Violence shelter operations	Transition House	\$9,000 (2003) \$8,500 (2004)
City ESG	Shelter operations of Somerville-based shelter that serves Cambridge clients	Catholic Charities: St. Patrick's Shelter	\$6,132 (2003) \$6,132 (2004)
City ESG	Drop-In staffing & operations	Shelter Inc. Women's Drop-In	\$28,000 (2003) \$27,800 (2004)
City ESG	Shelter operations	CASPAR, Inc. Emergency Service Center	\$17,500 (2003) \$17,800 (2004)
City ESG	Late night van transportation from emergency meal to shelter	Bread & Jams	\$10,000 (2003)
City ESG	Drop-In Center operations emergency meal to shelter	Bread & Jams: Self Advocacy Center	\$12,000 (2004)
City ESG	Shelter repairs	Hildebrand Family Shelter.	\$8,000 (2003) \$14,500 (2004)
City ESG	Shelter operations	Salvation Army.	\$7,000 (2003) \$7,500 (2004)
City ESG	Shelter operations	Harvard Sq. Homeless Shelter (at University Lutheran Church)	\$3,000 (2003) \$2,800 (2004)
City ESG	Transitional housing operations	St. James Summer Trans'l Hsg. (a Phillips Brooks House prog.)	\$3,000 (2003) \$1,500 (2004)
City ESG	rent for the drop-in	Cambridge Cares About AIDS: Youth on Fire (drop-in)	\$10,000 (2003) \$9,000 (2004)

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
City ESG	Homeless client rental assistance fund	HomeStart, Inc.	\$5,000 (2003) \$5,200 (2004)
City ESG	Family shelter operations	YWCA	\$10,000 (2003) \$8,000 (2004)
City Funding	<ul style="list-style-type: none"> Case manager (~1/3 of caseload is homeless elders & persons with disabilities (2003 and 2004)) Homeless families' housing search coordinator (2003) Case manager (~1/3 of caseload is homeless adults) (2003 & 2004) 	Cambridge Multi-Service Center	Pro-rated share: \$38,507 (FY 2003) \$42,450 (FY 2004)
City Funding	Housing Assistance Program: housing search for homeless families	Cambridge Multi-Service Center	\$19,480 (FY 2003) \$25,005 (FY 2004)
City Funding	33% of Multi-Service Center administrative staff costs (~1/3 of clientele is homeless)	Cambridge Multi-Service Center for the Homeless	\$35,761 (FY 2003) \$32,419 (FY 2004)
City Funding	33% of Multi-Service Center rent & utilities	Cambridge Multi-Service Center for the Homeless	\$100,163 (FY 2003) \$100,000+ (FY 2004)
City Funding	Portion of "New Lease Fund" used to assist cover homeless persons with the up-front costs of transitioning to housing	Cambridge Multi-Service Center for the Homeless	\$2,500 (5 persons) (FY 2003) \$17,400 (41 persons) (FY 2004)
Private	Heating Costs (shelter operations)	CASPAR Emergency Service Center	Citizen's Energy Corp. FY 2004: \$4,200
Private	Heating Costs (shelter operations)	YWCA Family Shelter	Citizen's Energy Corp. FY 2004: \$3,800
Private	Shelter operations (rent, utilities, security, food): the Shelter is staffed entirely by student volunteers	Harvard Sq. Homeless Shelter	Harvard Univ. Endowment and other sources of private funding: ~\$25,000 (FY 2003) \$25,625 (FY 2004)
Private	Operations of summer transitional program: bathroom repairs	St. James Summer Transitional Housing Program (a Phillips Brooks House program)	COOP public service grant: \$1,000 (FY 2004)
Private	Women's Drop-In staffing & operations	Shelter Inc.	Private Contributions and United Way Funding: \$28,401 (FY 2003) \$36,088 (FY 2004)
Private	Grants to support meals for	Bread & Jams, CCAA	Project Bread: The Walk

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
	homeless guests	Youth on Fire, First Church Shelter, Salvation Army, Shelter Inc.	for Hunger: \$25,700 (FY2003) \$25,700 (FY2004)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	Draper Lab Charitable Program \$3,500 (FY 2003)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	St. Paul's Episcopal Church \$1,000 (FY 2003)
Private	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc.	Federal Home Loan Bank of Boston \$1,750 (FY 2003)
Private	Shelter Case Management	Shelter Inc.	MIT Community Service Fund \$3,000 (FY 2003)
Private	Child care for homeless children	Salvation Army	Figure Skating Benefit Event \$30,000 (FY 2004)
Private	Umoja Transitional Housing program	Salvation Army	Recognition Luncheon (\$5,000) & Mail Appeal to past donors (\$15,000) (FY 2004)
Private	Rent for drop-in for homeless/street youth	Cambridge Cares About AIDS: Youth on Fire (drop-in)	Night of Illumination Fundraiser: \$6,500 (FY 2003)
Private: payments by residents, based on a % of earned income	Transitional housing & substance abuse services for women in early recovery	CASPAR Womanplace	~\$30,000 (FY 2003) ~\$21,000 (FY 2004)
Private: funded by a benefit concert sponsored by the Realtors Assoc.	Direct assistance with move-in costs (first/last/security) of families & individuals transitioning to housing. (Although the Fund also helps preserve at-risk tenancies, only the portion of the Fund used on behalf of homeless households is counted here.)	Cambridge Housing Assistance Fund	Pro-rated share: \$22,915 (FY 2003) \$62,500 (FY 2004)
Private	Direct assistance with move-in costs (first/last/sec'y) for homeless families transitioning to housing.	Family to Family Project	\$12,000 (FY 2003) \$5,000 (FY 2004)
Private	Privately fundraised Fund used to assist homeless households with the up-front costs of transitioning to	"Cambridge Fund for Housing the Homeless" managed by the Multi-	\$7,000 (14 hshlds) (FY 2003) \$6,955 (11 hshlds) (FY

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name		\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
	housing	Service Center		2004)
Private	Child care for homeless children in family shelters	Salvation Army		Cambridge Council of Realtor's skate fest event \$50,000/year (2003 & 2004)
Private	Street outreach and women's drop-in services	On the Rise	2004 Corporate Giving: Gillette: \$5,000+ Millipore: \$5,000+ Turnaround Mgmt Assoc. of New Eng.: \$5,000+ TJX Corporation: \$5,000+ Boston Private Bank & Trust Co.: \$2,500+ MIT: \$2,500+ Camb Savings Bank: \$2,500+ 1369 Coffeehouse: \$2,000+ Dunkin Donuts: \$1,500+ Tag's Hardware: \$1,000+ W.R.Grace: \$1,000+ John Hancock: \$1,000+	
Private	Street outreach and women's drop-in services	On the Rise		Prepare for Winter Fundraising Event \$100,000+ (FY 2004) ~\$90,000 (FY 2003)
Foundations (Identify by name)	Drop-In Center staffing & operations	Bread & Jams		Cambridge Community Fdn: \$7,000 (2004)
Foundations (Identify by name)	Street outreach to homeless/runaway youth	Bridge Over Troubled Waters		Cambridge Community Fdn. \$8,000 (2003) \$6,000 (2004)
Foundations (Identify by name)	Operating costs for homeless/street youth drop-in center	Cambridge Cares About AIDS: Youth on Fire (drop-in)		Cambridge Community Fdn. \$6,000 (2003)
Foundations (Identify by name)	First Step street outreach staffing & operations	CASPAR		Cambridge Community Fdn: \$4,000 (2003) \$4,000 (2004)
Foundations (Identify by name)	Rental assistance and related costs for families transitioning from homelessness to housing	Family to Family		Cambridge Community Fdn: \$4,000 (2004)
Foundations (Identify by name)	homeless-run street newspaper, which provides emp't & a voice to the homeless	Homeless Empowerment Project: Spare Change News		Cambridge Community Fdn: \$5,000 (2003)
Foundations (Identify by name)	Staffing and operations support for the Field Based Case Mgmt and	HomeStart		Cambridge Community Fdn:

Mainstream Resources	Use of Resource in CoC System for Homeless Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last 2 years specifically for the homeless
	Housing Resource Team programs		\$5,000 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Cambridge Community Fdn: \$4,000 (2003) \$3,000 (2004)
Foundations (Identify by name)	Food & Shelter for Women's Drop-In & Shelter residents	Shelter Inc,	Cambridge Community Fdn: \$7,000 (2003)
Foundations (Identify by name)	Community-based case management for homeless persons	Shelter Inc,	Cambridge Community Fdn: Gamble Fund: \$7,000 (2003-04)
Foundations (Identify by name)	Community-based case management for homeless persons	Shelter Legal Services Foundation	Cambridge Community Fdn: Gamble Fund: \$4,000 (2003)
Foundations (Identify by name)	homeless employment program	Solutions at Work	Cambridge Community Fdn: Gamble Fund: \$5,000 (2003)
Foundations (Identify by name)	Rent for drop-in for homeless/street youth	Cambridge Cares About AIDS: Youth on Fire (drop-in)	Tomforhde Foundation: \$7,500 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Helen Kimball Trust: \$5,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Clipper Ship Fdn: \$7,500 (2003) \$5,000 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	MIT Community Service Fund \$2,500 (2003) \$1,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Boston Jewish Community \$5,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Cathedral Fund: \$60,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Bushrod Campbell & Adah Hall Charity Fund: \$7,500 (2003) \$7,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Fleet Nat'l Bank Trustee of Charitable Trusts/ Philanthropic Services \$15,000 (2003) \$25,000 (2004)

Mainstream Resources	Use of Resource in CoC System for <u>Homeless</u> Persons (e.g., rehab of rental units, job training, etc.)	Specific Project Name	\$ Amount or number of units/beds provided in last <u>2 years</u> specifically for the <u>homeless</u>
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Frederick Weber Charitable Corp: \$2,500 (2003) \$2,500 (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	John M. Sawyer Trust \$7,500 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Gardiner Howland Shaw Foundation \$9,000 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	SR Program of the Janey Fund \$15,000 (2003) pending (2004)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Rowland Fdn \$20,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Herman and Frieda L. Miller Foundation \$22,000 (2003)
Foundations (Identify by name)	Street outreach and women's drop-in services	On the Rise	Claneil Foundation \$40,000 (2003)

COMMUNITY DEVELOPMENT

Community Development

**Please also refer to the Community Development Table in the Needs.xls workbook.*

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*
2. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

**Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

1.

For a complete and thorough description of the process and criteria employed in determining the priority assigned to each Priority Need please see each division's individual narrative, all of which appear later in this document.

Activities that are assigned as a "High" priority are those which are slated to receive community development funds as stated within the Plan, those that are assigned a "Medium" priority are those that the City intends to fund through the Plan, but exist as subordinate categories of other High priority objectives. Activities that are assigned a "Low" priority are activities that are not receiving community development funds as stated within this Plan, but may receive funding from other City departments or sources, and as such may be a higher prioritized need than this Plan's scope.

The Housing Needs Table has been filled out by collapsing all of the detailed break-outs into the two essential elements that govern Cambridge's Affordable Housing Objectives.

Concerning the Housing Needs Table: Previously information was not compiled in accordance with the format of the Housing Needs Table. The categories the City focused on were a broad income-eligibility assessment. Individuals and families who were at 30% or below of MFI were not excluded, but were counted with all income-eligible individuals and families. The City and its non-profit Housing partners will develop a new reporting format that will include all data points as they exist in the Housing Needs Table.

For a more detailed analysis please refer to the relevant chart in the Charts Appendix of this Plan

2. Specific Objectives by Division:

COMMUNITY PLANNING DIVISION

Introduction & Overview

The Community Planning Division seeks to preserve and strengthen the Cambridge residential neighborhoods and their diverse population, to enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to develop, maintain and preserve the City's open-space resources and to strengthen the City's fiscal base. Division activities encompass zoning and land use, urban design, institutional planning, neighborhood planning, demographic and geographic analysis, development of parks and open space, and graphic design. The Division strives both to enhance relationships with residents and neighborhood organizations and to expand public understanding and participation in the planning process by providing public settings for well-informed discussion of planning issues. The Division staff also provides information and technical assistance on planning projects to the City's residents, property owners, neighborhood groups and developers. Over the course of a five year period, this allows for an increase in both the quality and quantity of public discourse on key planning issues, with increased understanding among all participants of issues relevant to residents, businesses, property owners, institutions and the city.

OBJECTIVE #1

To preserve and strengthen the Cambridge residential neighborhoods and their diverse population.

During fiscal year 2006, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, and provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions. Staff will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments.

The goals for fiscal year 2006 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Planning Board

Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.

Neighborhood Study Updates

Continue updates on implementation of neighborhood studies working with residents, business representatives and property owners, to update past recommendations addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 3-year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Planning Information and Graphics Support

Throughout the course of the study processes noted above, the Community Planning Division will prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. They will also provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analyses utilizing city assessing data, as well as provide graphics support for public meetings and study report production.

OBJECTIVE #2

Enhance the quality of the City's living environment by working with citizens , other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.

During fiscal year 2006, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

The goals for fiscal year 2006 are to provide technical assistance for 3 park renovations and 5 projects.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Open Space/Playground Renovations

Complete construction on parks designated as priority parks working in the City's Open Space Committee with other City departments.

Implement the Green Ribbon Report

The Green Ribbon Report developed a framework for acquisition, renovation and enhancement of the City's parks and open space. As budget opportunities arise within the City's capital budget process and as acquisition opportunities present themselves, the Green Ribbon Report will be implemented.

Planning Information and Graphics Support

Throughout the course of the park planning processes noted above, prepare planning information as needed for staff analysis and presentation for public discussion of park planning issues. Community Planning staff provides materials in map form of demographic analysis based on US Census data and graphics support for public meeting materials.

Open Space Committee Oversight

The Open Space Committee will continue to oversee park and open space planning for the City. It will also develop the City's policies and guidelines regarding development and maintenance of these resources. Implementation of the Committee's planning work will be through the City's capital budget process.

OBJECTIVE #3

Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial district, and review infill development throughout the city.

During fiscal year 2006, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers. In addition, staff will work to ensure that development projects throughout the City are consistent with planning goals, expressed in policy documents including the Zoning Ordinance and neighborhood studies.

The goals for fiscal year 2006 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategy:

Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following:

Planning Board

Community Planning continues to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. They research and develop appropriate amendments to the zoning ordinance. They also continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study. Staff continues to review the implementation of projects in these study areas including the development of a mix of building types and land uses.

Concord/Alewife Planning Study

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, and Cambridgeport (SD-8) in 2001 and Alewife (SD-4/4A) in 2002, the areas of Cambridge known as the Quadrangle (from Concord Avenue over to the railroad) and the Triangle (from the railroad over the Alewife Reservation) remain the last large commercial areas of Cambridge which are in need of more detailed planning study. These areas represent the last large industrial areas of Cambridge with significant development potential. Key issues to be addressed in this study include appropriate mix of uses; access and traffic; possible city uses (e.g. DPW Yard); and the character of future development.

The study is proceeding in a similar fashion to the recently completed ECaPS Study. An appointed committee worked with the Community Development Department and a consultant team and has developed draft zoning and non-zoning recommendations with emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include careful management of traffic growth and impacts, increased incentives for housing and affordable housing, and support for important avenues of economic growth for the city.

Planning Information and Graphics Support

Throughout the course of the Planning Board reviews noted above, prepare planning information as needed for staff analysis and presentation for public discussion of planning issues. Provide materials in both chart and map form including demographic analysis based on US Census data and build-out and zoning analysis utilizing city assessing data. Design and maintain website with current zoning ordinance, and other relevant planning information including background studies referenced during Planning Board reviews.

ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and to encourage business growth within the City.

Since 1997, when the City's first Economic Development Policy was developed, changes in various business sectors dramatically influenced the Cambridge economy. In addition, new information from the 2000 Census provided a more up-to-date picture of the community. These and other factors prompted a recent review of existing economic development policies.

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprises and business, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. The Division will continue to partner with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses. Services will include workshops, seminars, class series and in-store consultations. In anticipation of approval of two new NRS areas in Cambridge, EDD will continue financial literacy classes for NRS residents.

The goal for fiscal year 2006 is to assist 30 income-eligible micro-enterprises.

Educational Workshops

EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:

The goal for fiscal year 2006 is to assist 60 income-eligible individuals.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

One-on-One Counseling: Assistance will continue to be available to income-eligible micro-enterprises and start-ups for help with writing business plans, preparing marketing and expansion proposals, doing feasibility analyses and site assessments, and obtaining referrals to sources of capital. It is anticipated that over 50 businesses will receive one or more of these services during fiscal year 2006. Long-term outcome projections estimate that approximately 4 new businesses will be launched.

Making your Money Work: Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 40 residents will finish the class series during fiscal year 2006. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.

Starting Your Own Business: This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is anticipated that 20 people will participate in this workshop series during fiscal year 2006. Of those, between 10 and 15% will launch new businesses.

Minding Your Own Business: These workshops assist existing Cambridge income-eligible micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 30 income-eligible micro enterprises will participate in this workshop series during fiscal year 2006. Of those, 20% will grow their business sales and hire at least one new full-time employee.

Small Business Planning Series: EDD is planning to offer a new series of workshops to help small businesses understand the essential elements of running a profitable, long-

lived enterprise by planning for success. EDD is exploring a mentoring component to augment the workshops, matching well-established business owners with fledgling small business owners. Prior to the pilot, EDD will survey the participants for feed-back on the needs of fledgling businesses owners and design a program to address these needs.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 7 businesses will attend a workshop during fiscal year 2006 and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the “Minority & Women -Owned Business Directory” that lists approximately 400 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource.

Objective #2:

Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in two proposed new Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program and the Façade and Signage and Lighting Improvement Programs and by supporting businesses associations in commercial districts.

The goal for fiscal year 2006 is to provide 12 additional retailers with matching grants of up-to \$5,000 to improve and enhance their business, with approximately 10-12% hiring new employees as a result.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. Assuming approval of two new NRS areas, this program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain.

Façade, Signage, and Lighting Improvements: This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial

storefronts. Property and business owners can apply for matching grants of up to \$35,000 for pre-approved façade improvements. Matching grants of up to \$3,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. During fiscal year 2006 it is anticipated that at least 10 additional businesses will improve their storefronts. This program has provided design services to 134 businesses, 50 of which have completed façade improvements since 1999.

Support to Business Associations: The Economic Development Division will continue to help independent neighborhood business associations by providing technical assistance for organizational development and helping to attract and retain businesses, to help assure the appropriate retail mix for each commercial district.

Objective #3:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Workforce Development Assistance

The Economic Development Department will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the proposed new NRS areas.

The goals for fiscal year 2006 is for the CHA Health Career Advancement Program to continue training the programs 22 current students; and for the Just-A-Start Biomedical Career Program to graduate up to 30 individuals over the next year and place up to 75% in entry-level positions.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Health Career Advancement Program: This program helps income eligible Cambridge residents to complete the coursework required for nursing or radiology degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS area. The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement

Marketing Cambridge: Strong partnerships will continue to be nurtured among the City, the Office of Tourism, institutions of higher education, including Cambridge

College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in Cambridge. These include: a research and development hub with close proximity to hospitals and research centers; a highly educated, culturally rich and diverse community; excellent regional and local transit systems the strong presence of venture capital in the metropolitan area and a ready workforce. Attracting new big business to Cambridge usually brings new employment opportunities for its residents.

“Cambridge/Biotech: History in the Making”

CDD/EDD has recently published “Cambridge/Biotech: History in the Making”, a brochure to market the City to the biotech industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents.

Objective #4:
Business Climate Support Services

The following programs represent the activities of the Economic Development Department that are not related to HUD and CDBG objectives, yet demonstrate the range of services the Department provides for all aspects of economic development within the City.

Expected Resources:

Local Funds:

Property Taxes

Strategies:

Real Estate Data Collection and Site Search Assistance

EDD will continue to maintain current information on available commercial space and make the information available to any small or large businesses looking to move within or to the City.

- **Development Log:** The City tracks large-scale residential and commercial development projects currently in the permitting or construction phases. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information and is published quarterly. The Log is published quarterly during the calendar year and is used by both City departments and stakeholders to track the progress of large developments.
- **Market Information:** The City tracks information on current real estate trends, vacancy rates, and lease rates for commercial properties in Cambridge. Information is distributed, upon request.
- **Site Search Assistance:** The City maintains a list of available commercial properties and makes this information available free of charge. Assistance is available to existing businesses and entrepreneurs seeking office, retail, industrial, or R&D space in Cambridge. The City is exploring the possibility of posting the data-base on the City's website so that businesses and individuals seeking space in Cambridge can search the database independently.

Business Climate Support Services

EDD will continue to maintain contact with the business community at-large and work with other City Departments to continue the process of streamlining the City's permitting and licensing process to facilitate a favorable business environment.

- **Streamlining Permitting Process:** In order to provide a user-friendly regulatory environment for residents and businesses, EDD has developed six guides to obtaining common licenses and permits. Topics include how to obtain a permits for building construction, constructing curb cuts, fire safety, holding a special event, historic commission certificates and how to start a business in Cambridge. EDD has also published a guide to assist micro-enterprises on how to do business with the City. It is anticipated that 2,250 guides will be distributed over the next 5 years.

PUBLIC SERVICE OBJECTIVES

The City of Cambridge Department of Human Services will experience a \$30,000 cutback in CDBG public services funding for FY2006. Also, the Department currently is conducting an Open/Competitive CDBG RFP process for FY2006 - the result of this process will not be available until late May. The narrative that follows below takes into account both the factors identified above and the city's working relationship with various community providers that have been CDBG recipients over the last 3 years or longer.

OVERALL GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

Objective #1:

To create or support a broad array of services and opportunities for families and youth.

During fiscal year 2006, the City of Cambridge anticipates that it will provide vital support services to approximately 3,200 low and low-moderate income individuals through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Various community-based organizations such as Margaret Fuller Neighborhood House and East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs and social/educational opportunities.
- Organizations such as the Cambridge YWCA and Hildebrand will continue to provide housing and supportive services to homeless women and families with children; while provider such as CASPAR will continue to support homeless adults in recovery from substance abuse and/or alcoholism in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Concilio Hispano and the Ethiopian Community Mutual Assistance Association.
- Homebound elders and individual with disabilities will continue to receive food delivered thru the home-delivery program of organization such as Food For Free.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Develop/enhance new and existing social and educational programs, based on community needs;
- Operate emergency food pantries, including delivery of food to homebound individuals; and deliver fresh produce and canned goods to various shelters and meal sites;
- Assist homeless women and homeless families not eligible for Emergency Assistance in finding transitional and/or permanent housing;
- Provide individual counseling, case management, housing search advocacy, and referrals to other supportive community services;
- Provide interpretation and translation services;
- Provide life skills training, educational/vocational opportunities, and information on women's health issues;
- Identify and assess appropriateness for participation in the program;
- Develop and implement individualized treatment plans;
- Provide ongoing case management and adjust treatment plans as needed;
- Conduct individual and group counseling sessions;
- Identify/support participants ready to transition into a more stable sober environment, such as independent/residential housings, treatment programs and/or sober shelters.

Objective #2:

To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Number of Households to be Served:

During fiscal year 2006, the City of Cambridge provided vital support services to approximately 300 elders and individuals with disabilities through a variety of public service grants. With continuing funding from HUD, this low-moderate income population will continue to access essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting the elderly and persons with disabilities:

- Organizations such as SCM Transportation and The Shepherd's Center will continue to provide transportation services to elderly and individuals with disabilities – including escorted services to those identified as most frail.
- Organization such as HouseWorks will keep senior citizens and persons with disabilities from being evicted or displaced by providing extensive cleaning and reorganization of their homes.
- Other services provided to this population will include: nutritional shopping rides by SCM; and a social/support group for isolated Haitian Elders by the Cambridge Council On Aging.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with senior citizens and persons with disabilities that will provide the following:

- Assist Elders from Haitian-descent gain access to existing community services through:
 - Weekly group meetings engaging elder in recreational, social and educational activities, which include the provision of weekly hot meals;
 - Opportunities for socialization with other Haitian Elders;
 - Information and referral services to promote access to essential community services, such as the Senior Food Pantry, housing and health care; and
 - Interpretation/translation services and English as a Second Language (ESOL) instruction.

- Provide medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services

Objective #3:

To offer legal support and services to public & private housing tenants in eviction cases.

During fiscal year 2006, the City of Cambridge provided vital support services to approximately 65 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents at risk of becoming homeless will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that organizations such as Community Legal Services/Counseling Center, among others, will seek funding to support programs targeting low-income population facing eviction proceedings.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with community providers such as Community Legal Services/Counseling Center to provide the following services to individuals, families and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals.
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Supervision/training of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs.

Objective #4:

To offer age-appropriate services to disadvantaged and underserved youths.

During fiscal year 2006, the City of Cambridge provided vital support services to approximately 250 low and low-moderate income youths through a variety of public service grants. With continuing funding from HUD, the city will continue to promote access to essential community services for low-moderate income youth. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income youths and their families:

- Organizations such as Adolescent Consultation Services will continue to provide psycho-educational groups for court-involved youth;
- Youth with emotional/behavioral difficulties will continue to access a summer camp coordinated by Cambridge Camping;
- Organizations such as The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants, and bilingual/bicultural mental health services to individuals, families and children.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Summer camp program for children with emotional and behavioral special needs.
- Psycho-educational groups addressing critical teen issues such as: sexual behavior, substance abuse, peer pressure, anger and domestic violence;
- Support and counseling to court-involved adolescents, and peer group support;
- Individual counseling, and information and referral to other supportive services;
- Outreach and collateral support to assist linguistic minority families with infants in accessing early intervention services;
- Bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.
- Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family;
- Case management and individual family service planning;
- Weekly home visits;

- Access to related community services such as: parent-child groups at community sites and transportation, and
- The hiring, training and supervision of bilingual/bicultural Early Intervention Specialists.

Objective #5:

To create or support domestic violence and abuse prevention and treatment for adults and youth.

Number of Households to be Served:

During fiscal year, the City of Cambridge provided domestic violence-related services to approximately 250 low-moderate income adults and children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support domestic violence-related programs:

- Organizations such as the Cambridge/Somerville Legal Services and Community Legal Services/Counseling Center will provide counsel/representation and counseling services;
- The Women's Education Center will continue to provide support groups, educational workshops and safe daytime space/support to homeless women; and
- Dating Violence Intervention/Prevention (a program of Transition House) will continue to provide education and counseling to high/middle school youths on issues related to dating violence.

Expected Resources

Community Development Block Grant
Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, visitation rights;
- Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Supervision/training of volunteer attorneys working with victims of domestic violence
- Support groups for women suffering from post-traumatic disorders due to domestic violence, abuse and poverty/discrimination;
- Safe daytime space and support to homeless women.
- Educate and counsel youth about the issues of dating violence.

Objective #6:

To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.

During fiscal year 2006, the City of Cambridge provided essential employment programs to approximately 250 youth and young adults through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Cambridge Housing Authority will continue to provide an after-school/life skills training program for youth residing in public developments; and Just-A-Start Corporation, will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- After-school classroom-based instruction in job readiness and life skills;
- Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship;
- On-site skills training in construction, housing rehabilitation and energy conservation;
- Case management, counseling, and individual service plans;
- Academic support; high school equivalency/diploma and college preparation; and
- Summer literacy camp.
- Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge.

Objective #7:

To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

During fiscal year 2006, the City of Cambridge provided vital support services to approximately 60 low-moderate income parents and childcare providers through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Organization such as Child Care Resource Center will continue to conduct a career development program to expand knowledge on career opportunities available within the child-care field to 25 income eligible individuals; and continue to administer a tuition assistance program providing scholarships for school-age programs and summer camps to income eligible children.

Expected Resources

Community Development Block Grant
Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Scholarships for school-age programs and summer camps;
- Conduct ongoing community outreach to inform of availability of services;
- Conduct individual counseling sessions on career development/opportunities within the child care field;
- Information and referral services;
- Ongoing technical assistance;
- Develop and promote access to child-care career building materials and services.
- Conduct outreach to inform community of availability of services; and

Emergency Shelter Grant (ESG)

PURPOSE

During fiscal year 2006, the City of Cambridge plans to fund the provision of the following services with its allocation of McKinney ESG funding:

- Shelter services to homeless women and children and people with disabilities in Cambridge;
- Day drop-in services to homeless youth in Cambridge; and
- Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

OBJECTIVE #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

Number of Homeless Women and Children and People with Disabilities to be Served:

During fiscal year 2006, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 980 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

Federal Funds

Community Development Block Grant Program
McKinney ESG Funds
McKinney SHP Funds

State Funds

Department of Public Health Bureau of Substance Abuse Services
Department of Social Services
Department of Transitional Assistance
Massachusetts Shelter & Housing Alliance

Local Funds

City of Cambridge Tax Dollars
Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Harvard
Private Fundraising
United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities: A group of stakeholders from the City's Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

- Shelter Inc.'s Women's Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
- Crisis intervention;
- One-on-one counseling;
- Weekly visits from Health Care for the Homeless; and
- Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2006 ESG award will fund operating costs including salaries for the program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

- Shelter Inc.'s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2004 and '05 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of \$20,000 for the next five years.
- The Hildebrand's Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. Due to cuts from the State, Hildebrand may begin using some of the \$7 to \$8,000 per year funding to cover operating costs. The Family Shelter should be funded around the same level for FYs 2006-11.
- Transition House became the first battered women's shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to enable battered women to achieve financial independence for themselves and

their families. Services include:

- Post Traumatic Stress support group;
- Economic literacy trainings;
- Parent-support group; and
- Self-care.

Fiscal year 2006 ESG funds will be used for maintenance, utilities, and groceries.

- Catholic Charities' St. Patrick's Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only emergency shelter for sober women in the area outside of Boston. ESG funds cover salaries enabling the shelter to remain open 24 hours/day. Having the shelter be open during the day allows homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick's Shelter at around \$5,500 for the foreseeable future.
- HomeStart's Housing Placement Service is an intensive housing search service for homeless adults in Cambridge. Over the past five years, the program has served more than 245 homeless people and moved them into permanent housing. The program, which predominantly serves homeless women, assists with housing relocation costs such as security deposits, first and last month's rent and moving expenses.
- CASPAR's wet shelter is open to men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. ESG funds are used for operating costs specifically food, maintenance, and utilities.
- Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. It's Harvard volunteers run St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. ESG funds pay for salaries, overhead, maintenance and food.
- Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter

to 5 women and 19 men each night through the winter. It is the only such facility in Harvard Square. ESG funds salaries and operating costs. While the City hopes to provide similar amounts for FY 2005-2010, their difficulty gathering HMIS data due to the high client turnover and the student-volunteer staff may mean the program loses ESG support.

- The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. ESG funds operations costs for their shelter.

OBJECTIVE #2:

Provide quality day drop-in services to homeless youth in Cambridge

Number of Homeless Youth to be Served:

During fiscal year 2006, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 1,000 homeless youths.

Expected Resources

Federal Funds

McKinney ESG Funds

McKinney SHP Funds

State Funds

Department of Public Health HIV/AIDS Bureau for
Prevention & Education

Local Funds

Private Fundraising

Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

- Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA's drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:
 - Hot meals;
 - Clothing, laundry, hygiene products, and showers;
 - Healthcare services;
 - Computers and Voicemail boxes;
 - Job search services;
 - Life-skills workshops;
 - HIV counseling; and
 - General counseling and referral.

In FYs 2003,04, and 05 Youth on Fire was awarded \$10,000, \$7,500, and \$9,000 respectively for operations costs, specifically for their rent. The City hopes to fund them within this range for the coming five fiscal years.

OBJECTIVE #3:

Provide quality Emergency Shelter services to homeless men in Cambridge

Number of homeless men to be served:

During fiscal year 2006, the City of Cambridge intends to fund to homeless shelters that will serve a target of 2124 homeless men.

Expected Resources

Federal Funds

McKinney ESG Funds

McKinney SHP Funds

Local Funds

City of Cambridge Tax Dollars

Private Fundraising

Volunteers

Strategies

Targeting the most Effective Organizations Working with Homeless Men: As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

- Bread & Jams is a process oriented non-profit run by formerly homeless for the homeless. Those currently homeless are key stakeholders in the organization, and participate in the decision making process. Bread & Jams' ESG funding is primarily used to support a van service for homeless individuals (70% of whom are men) and for their drop-in shelter.
- The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. ESG funding is for utilities, enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter.

Antipoverty Strategy

Describe the actions that will take place during the next year to reduce the number of poverty level families.

Anti-Poverty Strategy

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*
 2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*
-

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2006 in addition to strongly supporting nonprofit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, the Shelter Plus Care Program requires that federal rental subsidies be matched dollar-for-dollar with state and local service commitments.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

2. See the Resources and Homeless Objectives sections of this Plan.

Housing Opportunities for People with AIDS

**Please also refer to the HOPWA Table in the Needs.xls workbook.*

1. *Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.*
2. *Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.*
3. *Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.*
4. *Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
5. *Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.*
6. *Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.*
7. *Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.*
8. *Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.*
9. *Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.*

HOPWA

As the largest city in Middlesex County, all HOPWA funds available to the City of Cambridge and its residents for FY2006 will be administered by the City of Lowell. Cambridge acted as a transitional administrator in FY2005, working as a sub-recipient to the City of Lowell.

Representatives from the City participated in a HOPWA funding round-table discussion on February 23, 2005 at the City of Lowell's planning office to express Cambridge's interests and concerns. It was determined, and mutually agreed upon, that funding allocations should prioritize maintaining those who are in stable living situations, maintaining services and expanding supportive housing opportunities where available.

A decrease in over-all HOPWA funds and a competitive real-estate environment in eastern Massachusetts, combined with decreases in other federal assistance programs were seen as the greatest challenge to meeting the goals of the HOPWA program.

Final funding levels are to be determined by the City of Lowell.

Other Narrative

OUTPUT & OUTCOME PERFORMANCE MEASUREMENTS**AFFORDABLE HOUSING**

Goal: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Inputs: See Affordable Housing Narrative, Objective #1.

Activity: Inclusionary Zoning Program	Output	Outcomes
Mandates that the developer of 10 or more new or converted residential units must set-aside 15% of the total number of units as affordable.	Create 45 affordable units.	1. Provide 45 income-eligible households with stable, predictable and financially manageable rents. 2. Enhance the quality of the living environment for 45 income-eligible households 3. Promote socio-economic diversity in the community
Activity: Affordable Housing Development Delivery Program / Rental		
Acquire, rehab and develop new affordable rental units through partnerships with local non-profit organizations.		

Unit Affordability by Program & funding source:

- **CNAHS: Affordability Preserved for 20 years**
- **Cambridge Affordable Housing Trust & CPA: Permanent**
- **CDBG, HOME & Other: Affordability Preserved for 50 years**

Goal: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Inputs: See Affordable Housing Narrative, Objective #2.

Activity: Affordable Housing Development Delivery / Home Ownership	Output	Outcomes
Create affordable homeownership units through Non-Profit acquisition, rehabilitation and new construction.	Add 65 affordable units to the City's stock.	<ol style="list-style-type: none"> 1. Provide 65 first-time home-buyer income-eligible households with an affordable housing unit. 2. Provide 65 income-eligible households with stable, predictable and financially manageable housing costs. 3. Enhance the financial standing and viability of 65 income-eligible households through the accumulation of equity commensurate with individual home-ownership. 4. Promote socio-economic diversity in home-ownership in the community. 5. Stabilize the community by engendering permanence through home-ownership. 6. Enhance Cambridge Affordable Housing Trust Fund as determined by Real-Estate Market Activity through the Incentive Zoning Program
Activity: Incentive Zoning		
Allows for flexibility in Non-Residential Development Zoning through standardized contributions to the Cambridge Affordable Housing Trust.		
Activity: Down-payment Assistance		
Provide first-time homebuyers with up to \$10, 000 in down—payment assistance through the ADDI program.		

Goal: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Inputs: See Affordable Housing Narrative, Objective #3.

Activity: CNAHS	Output	Outcomes
Create new affordable rental opportunities through below-market-rate-loans, principal reduction grants, deferred loans and loan guarantees for investor owned multi-family properties and technical assistance.	Preserve the affordability of 15 units.	1. Provide 15 income-eligible households with stable, predictable and financially manageable rents. 2. Enhance the quality of the living environment for 15 income-eligible households 3. Promote socio-economic diversity in home-ownership in the community
Activity: Expiring Use Program	Output	
Preserve affordable rental units through the acquisition, refinancing and rehabilitation of Expiring Use buildings in the City.	Preserve the affordability of 20 units.	
Activity: Non Profit Acquisition & Rehab	Output	
Provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions.	Preserve the affordability of 15 units.	

Unit Affordability by Program:

- **CNAHS: Affordability Preserved for 20 years**
- **Cambridge Affordable Housing Trust & CPA: Permanent**
- **CDBG, HOME & Other: Affordability Preserved for 50 years**

Goal: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Inputs: See Affordable Housing Narrative, Objective #4.

Activity: HIP Rehabilitation	Output	Outcomes
<p>Technical Assistance and Low-Interest Rehab Loans to Income-eligible residents who own and occupy 1 to 4 unit rental properties where the majority of households meet CDBG and HOME Income-Eligibility requirements.</p>	<p>Preserve and stabilize occupancy for 50 units through the rehabilitation of one-to-four family owner-occupied buildings</p>	<ol style="list-style-type: none"> 1. To assist the owners of 50 rental properties in maintaining decent living environments for their tenants, the majority of which are Income-Eligible. 2. Mitigate the pressure to sell by providing financial relief and assistance to owners, thereby stabilizing the neighborhood. 3. Maintain socio-economic diversity in the community.
<p>Activity: Rehabilitation Assistance Program (RAP)</p>		
<p>Enable the viability and feasibility of the HIP program by providing a cost-effective workforce through on-the-job training and education for income-eligible youths and at-risk youths.</p>		
<p>Activity: Lead Safe Cambridge</p>		
<p>Provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six.</p>		

ECONOMIC DEVELOPMENT

Goal: To cultivate a supportive environment for income-eligible micro-enterprises and business, with particular emphasis on small, women and minority-owned businesses

Inputs: See Economic Development Division's Narrative, Objective #1.

Activity: "Making Your Money Work" Program	Output	Outcomes
Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business.	Provide core financial literacy skills to 40 income-eligible residents.	<ol style="list-style-type: none"> 1. Provide 40 income-eligible residents with the necessary skills to effectively and successfully manage their financial resources, leading to a greater opportunity for economic stability. 2. Of the 40 individuals mentioned above, approximately 40 will establish sound budgetary practices that allow them to save and plan for a life-changing event.
Activity: "Starting Your Own Business" Program	Output	Outcomes
This workshop will teach prospective entrepreneurs how to prepare and understand the essential elements of a business plan.	Help 20 residents understand the start-up process for a new business, as well as understand the businesses feasibility given the existing business climate.	<ol style="list-style-type: none"> 1. Provide crucial information to 20 residents that enables them to assess the outlook for a business idea. 2. Of these 20 it is expected that between 2 to 3 residents will start a new business in the long-term, while others will determine that their idea is not feasible.
Activity: "Minding Your Own Business"	Output	Outcome
Assist existing Cambridge income-eligible micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting.	It is anticipated that 30 income-eligible micro enterprises will participate in this workshop series over the next 5 years.	<ol style="list-style-type: none"> 1. Provide 30 income-eligible micro-enterprises with the training needed to be manage and grow their business successfully. 2. Of these 30 businesses it is expected that 30 will grow their business sales enough to hire at least one additional full-time employee.

Goal: Promote Thriving Commercial Districts

Inputs: See Economic Development Division’s Narrative, Objective #2.

Activity: Best Retail Practices Program	Output	Outcomes
Assist low-mod income micro-enterprise independent retail and restaurant owners to boost their sales, grow their businesses with a goal of hiring additional low-mod income employees.	Serve 24 businesses through expert advice on improving the interior design of their establishments and developing better marketing plans, in-store consultations and 80/20 matching grants of up to \$5,000.	<p>1. Provide 24 eligible businesses with expert advice on improving the interior design of their establishments and developing better marketing plans.</p> <p>2. Of the 24 businesses mentioned above, 16 will receive in-store consultations on how to best improve their business.</p> <p>3. 12 of the 16 businesses receiving in-store consultations will receive 80/20 matching grants of up to \$5,000.</p> <p>The long-term outcome will be Job Creation through an increase in sales that will necessitate and support the hiring of additional staff.</p>

Goal: Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Inputs: See Economic Development Division's Narrative, Objective #3.

Program: Biomedical Program / Just-A-Start	Output	Outcomes
Expand training opportunities for residents of the City's NRS area, qualifying program graduates for entry-level jobs in the biomedical field and in local biotechnology companies.	Provide 7 residents of the City's NRS area with training and job placement services in the bio-medical industry.	Provide 7 NRS residents with the resources to improve their employment opportunities, financial security and quality of life.
Program: Health Care Program / Cambridge Health Alliance	Output	Outcomes
The Cambridge Healthcare Career Advancement Program has been contracted to provide training services for NRS residents so that they could advance into higher-level positions earning higher salaries.	5-eligible employees currently working at the lowest entry-level jobs are being trained to enter professions in the key shortage areas such as laboratory technicians, nursing, occupational therapy, pharmacy, physical therapy and radiological sciences.	Provide 22 NRS area residents with the training and education required for them to advance professionally in the Healthcare Industry and to improve their financial standing and quality of life.

PUBLIC SERVICES

Goal: To create or support a broad array of services and opportunities for families and youths.

Inputs: See Public Services Narrative, Objective #1.

Activity: General Public Services	Output	Outcomes
A variety of Public Service programs designed to assist residents who are in need.	More than 3,200 in-need Cambridge residents will receive essential community services and social/educational opportunities; housing and supportive services for women and families with children; support for homeless adults in recovery from substance abuse and/or alcoholism through the securing of alternative housing; and a variety of public services for low-moderate income multi-linguistic Cambridge residents.	These programs – serving over 3,200 in-need residents- will result in: 1. An increase in access to housing by women and families with children; 2. A reduction in the number of homeless women and families with children; and 3. An increase in self-sufficiency and life skills acquired by adults and families. 4. An increase in the number of adults in recovery from alcoholism and/or substance abuse. 5. An increase in low-income individuals/families gaining access to fresh produce and nutritious food; 6. A reduction in hunger in Cambridge through advocacy, community education and empowerment projects; 7. An increase in community awareness around the issue of hunger.

Goal: To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Inputs: See Public Services Narrative, Objective #2.

Activity: Services for the elderly	Output	Outcomes
Assist Elders from Haitian-descent gain access to existing community services	Provide the following services to approximately 43 Haitian Elders: 1. Weekly group meetings engaging elder in for recreational, social and educational activities; 2. <i>Opportunities for socialization with other Haitian Elders</i> ; 3. Assistance with social service needs, access to the Senior Food Pantry and other relevant benefits; and 4. Interpretation/ translation, English as a Second Language (ESL) and assistance with the citizenship/-naturalization process	Up to 43 elders will benefit from the following: 1. An increase in access to and use of existing services available at the Senior Center and in the Cambridge community; 2. A decrease in social isolation experienced by Haitian-speaking elders; 3. An increase in ESL literacy skills and self-confidence; and 4. An increase in elders taking Citizenship exams.
Activity: Services for persons with disabilities	Output	Outcomes
Provide a caregiver-respite program and transportation services to seniors and persons with disabilities to promote access to essential community services	Provide the following services to approximately 257 elders/individuals with disabilities: 1. Dial-a-ride transportation services to medical appointments; 2. Nutritional shopping transportation; 3. Escorted transportation for frail elders to medical appointments; and 4. Companionship/home visiting and respite services to caregivers of frail elders.	Up to 257 elders and individuals with disabilities will benefit from the following: 1. An increased in access to and use of medical services/health care; 2. An increase in enhanced nutrition and overall health; 3. A decrease in feelings of isolation by homebound senior citizens and individuals with disabilities; and 4. A reduction in turnover rate of caregivers of senior citizens and other individuals with disabilities.

Goal: To offer Legal support and services to public & private housing tenants in eviction cases.

Inputs: See Public Services Narrative, Objective #3.

Activity: Legal Services	Output	Outcomes
Provide legal services to low-moderate income families and individuals who are at risk of becoming homeless	Provide the following services to up to 65 low-moderate income families and individuals: 1. Provide legal counsel and representation to public/private housing tenants in eviction cases; and 2. Represent public and subsidized housing tenants and applicants for housing in administrative appeals. 3. Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and 4. Supervision/training of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs	Up to 65 participants will benefit from the following: 1. A reduction in homelessness and involuntary dislocation of low-moderate income families/individuals; 2. An increase in participants securing safe and affordable housing; and 3. An increase in service delivery capacity from a well-trained volunteer staff of 7-9 attorneys.

Goal: To offer age-appropriate services to disadvantaged and underserved youths.

Inputs: See Public Services Narrative, Objective #4.

Activity: Variety of services for under-privileged youths	Output	Outcomes
<p>Coordinate a summer camp program for children with emotional and behavioral difficulties; provide support and counseling to court-involved adolescents and provide bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.</p>	<p>Serve 250 under-privileged youths through:</p> <ol style="list-style-type: none"> 1. Summer day camp for children with emotional and behavioral special needs. 2. <i>Conducting ongoing community outreach to inform of availability of services;</i> 3. Psycho-educational groups addressing critical teen issues such as: sexual behavior, substance abuse, peer pressure, anger and domestic violence; 4. Peer group support; and 5. Individual counseling and information and referral to other supportive services. 6. Outreach, networking, and consultation at schools and in the community; 7. Hiring/Training/ Supervising a cross-cultural team of staff; and 8. Training on cross-cultural mental health issues for schools and other community programs. 	<p>250 under-privileged youths will benefit from:</p> <ol style="list-style-type: none"> 1. An increase in the social, emotional, physical, and cognitive development of children; and 2. An increase in self-esteem and behavior management for children. 3. A reduction in risk-taking and violent behaviors among hard to reach, low-income court-involved youth; 4. An increase in relationships building skills; and 5. Access to and use of community resources by families with court-involved youth. 6. An increase in coping skills and problem solving abilities while meeting social/academic challenges; 7. An increase in psychological health and academic success of participating linguistic youth; and 8. An increase in knowledge of cross-cultural mental health issues by agency staff, school personnel and other community staff.

Goal: To create or support domestic violence and abuse prevention and treatment for adults and youth.

Inputs: See Public Services Narrative, Objective #5.

Activity: Domestic Violence	Output	Outcomes
<i>Help victims of domestic violence, primarily low-moderate income women and children, achieve long-term financial, physical, and emotional security;</i>	Provide the following services to up to 96 victims of domestic violence: 1. Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, visitation rights; 2. Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress; and 3. Supervision/training of volunteer attorneys working with victims of domestic violence	Up to 96 clients will benefit from the following: 1. An increase in financial security, stability and in safety from domestic violence for up to 96 clients; 2. An increase in physical/emotional health for up to 96 clients; and 3. An increase in service delivery capacity from a well-trained volunteer staff of 15-20 lawyers and 30-40 mental health professionals.
Support low/moderate income women who are confronting poverty, abuse, social isolation and the effects of trauma	Provide the following services to between 75-80 women: 1. Support groups focusing in domestic violence and stress reduction; 2. Educational workshops focusing in basic computer/finances training, basic economic literacy training, nutritious/ affordable meal preparation; and leadership development; and 3. Safe daytime space and support to homeless women.	Up to 80 women will benefit as follows: 1. An increase in women utilizing skills and tools that result in healing from the effects of trauma; and 2. An increase in women accessing resources, information, training and support essential for emerging from abuse, poverty and social isolation.
Educate and counsel youth about the issues of dating violence.	Provide dating violence intervention and prevention (DVIP) services to between 75-80 youths in high/elementary schools: Individual/group counseling and intervention services; Presentation of the DVIP curriculum in classrooms; and Training of faculty and peer leaders at the high school; and dissemination of information to larger community.	Up to 80 youth will benefit as follows: 1. An increase in level of knowledge by youth about the risk of dating violence; and 2. Enhanced capability by youth to prevent dating violence and assist peers with intervention activities.

Goal: To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.

Inputs: See Public Services Narrative, Objective #6.

Activity: Employment Training	Output	Outcomes
<p>Provide after-school and year-round employment programs including life skills and academic support to low-moderate income youth, with special focus on disadvantaged youth at the high school, youth residing in public developments, and out-of-school unemployed youth/young adults 17-24 years of age</p>	<p>Provide the following services to approximately 250 low-moderate income youth and young adults (17-24 years old):</p> <ol style="list-style-type: none"> 1. After-school classroom-based instruction in job readiness and life skills; 2. Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship; 3. On-site skills training in construction, housing rehabilitation and energy conservation; 4. Case management, counseling, and individual service plans; 5. Academic support; high school equivalency/diploma and college preparation; 6. Summer literacy camp; and 7. Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge. 	<p>Up to 250 participants will benefit from the following:</p> <p>An increase in employability, learned goal setting and decision-making;</p> <ol style="list-style-type: none"> 1. A reduction in the number of individuals living in poverty; 2. An increase in cognitive skills and positive attitudinal/behavioral patterns; 3. An increase in participants with high school/GED diplomas, and/or engaging in post-secondary educational programs; and 4. An increase in self-esteem and self-confidence.

Goal: To assist in providing a wide array of child-care services which benefit the children, the parents and the providers.

Inputs: See Public Services Narrative, Objective #7.

Activity: Child-care services	Output	Outcomes
Provide career development services to child care providers and other interested low-moderate income individuals residing in Cambridge	Provide the following services to 20 low-moderate income individuals: 1. Individual counseling session on career development/opportunities within the child care field; Information and referral; 2. Ongoing technical assistance; and 3. Access to child care career building materials and services. 4. Conduct outreach to inform community of availability of services; and 5. Develop child care career building materials and services.	Up to 20 youth will benefit from the following: 1. An increase in knowledge of child development, teaching skills, curriculum development, etc., by providers; 2. An increase in access to educational and professional development opportunities within the child care field; 3. An increase in the number of skilled and qualified providers of quality care and education for children/youth
Assist linguistic minority families in accessing early intervention services for their infant/toddlers with disabilities and special needs.	Provide the following services to over 40 bilingual/bicultural families with children under 3 years of age who have or are at risk for developmental problems: 1. Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family; 2. Case management and individual family service planning; 3. Weekly home visits; and 4. Access to related community services such as: parent-child groups at community sites and transportation. 5. Other services provided: The hiring, training and supervision of bilingual/bicultural Early Intervention Specialists	Over 40 linguistic families will benefit from the following: 1. An increase in access to and use of early intervention services and medical care by linguistic families with infants-toddlers with disabilities and special family needs; 2. An increase in access to other existing community services by these families; 3. An increase in skills and knowledge acquired by bilingual/bicultural Early 4. Intervention staff who work with linguistic families; and 5. An increase in number of trained bilingual/bicultural Early Intervention staff resulting and an increase in service delivery.

EMERGENCY SHELTER GRANT

Goal: Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.

Inputs: See The Emergency Shelter Grant Narrative, Objective #1.

Activity: ESG for Women, Children and People with Disabilities	Output	Outcomes
Fund organizations that provide emergency shelters and allied services to homeless women, children and people with disabilities.	The provision of emergency shelter and services to a cumulative total of 980 homeless women, children and people with disabilities (not an unduplicated count).	<ol style="list-style-type: none">1. Almost 1,000 homeless single women and individuals in families will receive emergency shelter and allied services.2. Enable 980 homeless women and those in families in Cambridge to have access to emergency shelters and services thus being served by the Cambridge Continuum of Care.

Goal: Provide quality day drop-in services to homeless youth in Cambridge

Inputs: See Emergency Shelter Grant, Objective #2.

Activity: Drop-in services for homeless youth in Cambridge.	Output	Outcomes
Fund Cambridge Cares about AIDS' Youth on Fire program	Providing a day drop-in shelter for 1,000 homeless youths.	<p>1. Over 1,000 instances of homeless youths in Cambridge will receive a safe, welcoming place to shelter.</p> <p>2. These youths will have the opportunity to receive a host of referrals and supportive services helping to move them out of homelessness.</p>

Goal: Provide quality Emergency Shelter services to homeless men in Cambridge

Inputs: See Emergency Shelter Grant Narrative, Objective #3.

Activity: Drop-in services for homeless youth in Cambridge.	Output	Outcomes
Fund organizations that provide emergency shelters and allied services to homeless men.	The provision of emergency shelter and services to a cumulative total of 2,124 homeless men (not an unduplicated count).	<p>1. 2,124 men who qualify under the stringent McKinney definitions of homelessness, will receive quality emergency shelter and services, thus moving off the street at least temporarily.</p> <p>2. Enable over two thousand homeless men in Cambridge to have access to emergency shelters and services thus being served by the Cambridge Continuum of Care.</p>

PROGRAM-SPECIFIC REQUIREMENTS: CDBG & HOME

CDBG: SPECIFIC SUBMISSION REQUIREMENTS

Sources of Funds

See Listing of Proposed Projects & Resources for information on program income and revolving loan funds.

Float-funded Activities

Not Applicable

Locations

See Listing of Proposed Projects for information and Geographic Distribution Section of the Plan.

Contingency

See Listing of Proposed Projects for information on the contingency costs.

Urgent Needs

Not Applicable

HOME: SPECIFIC SUBMISSION REQUIREMENTS

OTHER FORMS OF INVESTMENT

The City of Cambridge plans to use one or more of the following forms of financial investment:

- Interest bearing loans
- Non-interest bearing loans
- Deferred loans (forgivable or repayable)
- Grants
- Interest subsidies (leveraging approaches, subject to C/MI constraints)
- Equity investments (downpayment assistance, etc.)

While the City does not anticipate using any other forms of investment, it will consider any that HUD approves.

GUIDELINES FOR RESALE OF HOME UNITS

The City of Cambridge has had considerable experience designing, administering, and enforcing limited equity agreements, i.e. resale agreements. It has been our experience over time that, depending on market conditions, unit locations, the base price of units, and the type of ownership, different forms of restrictions may be appropriate. Cambridge will work to continue to refine equity agreements to ensure that units remain affordable for the longest possible time.

For HOME-funded first time homeownership projects, the City of Cambridge will enforce resale restrictions for, at a minimum, the following terms:

- Existing property 15 years
- New construction 20 years

The City requires affordability for a minimum of 50 years and longer terms may be required, depending on the depth of the subsidy and whether other funding sources are used. It is a requirement of the HOME program that units remain affordable on turnover to a reasonable range of low-income buyers. The City of Cambridge will ensure that, upon resale, these conditions are met. This will be done through resale restrictions on owners, and additional write-downs of the sales price when required.

Resale restrictions on owners will be structured so that, in general, the owner can receive a maximum resale price upon sale that, after loan repayment, reflects the owner's equity contribution to the property. For condominium units, fee simple units, and units owned but subject to a ground lease, the maximum resale value may include the initial

downpayment, debt repaid, the value of the approved capital improvements, and inflation adjustments on either the total unit price or any of the individual factors. Depending on whether other subsidies or low interest loans are used, equity may be reduced or disallowed for any of these factors.

AFFIRMATIVE MARKETING FOR HOME

The City of Cambridge has an Affirmative Marketing Agreement and Statement (see below) that is included in all HOME written agreements. Furthermore, the City requires a written tenant selection policy from owners of rental properties as part of the HOME agreement.

HOME PROGRAM AFFIRMATIVE MARKETING POLICY AND PROCEDURES STATEMENT

In accordance with the regulations of the HOME Program (CFR 92.351), the City of Cambridge has adopted affirmative marketing procedures for housing, containing 5 or more units, that are assisted with HOME Program funds. In furthering the City's commitment to non-discrimination and equal opportunity in housing, it has set up affirmative marketing procedures based on those established by the City under the HUD Rental Rehabilitation Program (24CFR part 511).

1. The City will inform the public, owners, and prospective tenants about the Fair Housing Laws and the Cambridge Affirmative Marketing policy and procedures in the following ways;
 - Include the Fair Housing Laws summary and the Affirmative Marketing Statement (to be signed by the owner) in the HOME Program Written Agreement for each project funded.
 - Place special notices and announcements about Fair Housing Laws and the Affirmative Marketing Policy in the Boston Globe, the Cambridge Chronicle or the Cambridge TAB, the Bay State Banner and El Mundo.
 - Provide potential tenants, through CHDOs and other owners, with copies of the Fair Housing Laws summary and the Affirmative Marketing Policy.
2. The City will require owners in the HOME program to carry out the affirmative marketing procedures and requirements as follows;
 - Sign the Affirmative Marketing Agreement indicating the owner's willingness to comply with this Affirmative Marketing Policy and Procedures Statement and participate in the City's Fair Housing efforts.

- Notify the City and appropriate agencies when there are vacant units available.
 - Use additional methods of announcing rentals such as advertisements in local and minority newspapers, notices to Neighborhood and Minority groups, and the use of the Equal Housing Opportunity logo or slogan.
 - Adopt procedures to inform and solicit applications from individuals not likely to apply for housing without special outreach. These would include outreach to community organizations as well as places of worship, employment centers, fair housing groups and counseling agencies.
 - Keep records describing efforts to affirmatively market vacant units as well as records assessing the results of these efforts.
3. The City will keep records describing the actions taken by the City and HOME participants to affirmatively market units and the assessments of the results of these efforts.
 4. The City will annually assess the performance of project owners in making "good faith efforts" to affirmatively market vacant units. This assessment will be based on records kept by the owner describing their efforts. If the owner fails to meet affirmative marketing requirements, the City will work with the owner to improve their performance. If the owner continues to be out of compliance, the City will consider disqualifying them from further program participation.
 5. The City will perform an annual written assessment of the effectiveness of the Affirmative Marketing Procedures in the HOME Annual Performance Report as required by HUD.

MINORITY/WOMEN'S BUSINESS OUTREACH

The City of Cambridge requires an MBE/WBE report form for each project as part of the HOME agreement. The City will continue to make every effort to encourage the inclusion of minority and women's business enterprises concerning future HOME-funded activities, consistent with 24 CFR 92.350.

The Economic Development Division of the City's Community Development Department publishes the Cambridge Minority Business Directory and the Cambridge Women's Business Directory and updates these publications bi-annually. These publications grew out of the City of Cambridge's efforts to understand and support these important and thriving business sectors of our economy. Firms are solicited from advertisements placed in local newspapers, listings from the Chamber of Commerce, and referrals from throughout the business community. The directory lists firms providing a

wide range of products and services. For example, in its pages you can locate a lawyer, a construction firm, an architectural firm, an engineer, and an environmental services firm. The publication of this directory responds to requests for a directory that will enable minority-owned and women-owned firms to network among and purchase from each other, and also provides a resource for non-minority owned companies wanting to do business with minority firms.

These publications are sent to the, purchasing departments of Cambridge's largest firms and institutions, banks and quasi-public financial institutions, public officials, and organizations providing services to minority-owned and women-owned businesses. It is also available to the public free of charge. The directory was updated and distributed in winter 2003.

NEIGHBORHOOD STANDARD REPORT

HUD amended the HOME rules in October 2002 to add a new Recordkeeping requirement, 92.508(a)(3)(xiii). This addition to the HOME regulations requires that a "Site and Neighborhood Standards Report" is to be completed for all new construction rental development. The specific regulation reads as follows:

§ 92.508(a)(3)(xiii) Recordkeeping.

Records demonstrating that a site and neighborhood standards review was conducted for each project which includes new construction of rental housing assisted under this part to determine that the site meets the requirements of 24 CFR 983.6(b), in accordance with § 92.202 (Site and Neighborhood Standards).

American Dream Downpayment Assistance Program (ADDI)

City of Cambridge ADDI Program Guidelines

As Implemented at Section 92 of the National Affordable Housing Act of 1990 (NAHA)

The Cambridge American Dream Downpayment Assistance Program will offer downpayment and closing cost assistance to low and moderate-income first-time homebuyers purchasing a home in the City of Cambridge. The assistance amount will be up to the greater of \$10,000 or 6% of the sales price. This assistance will be available to both homebuyers purchasing homes on the open market and to homebuyers purchasing affordable limited-equity homeownership units through various programs offered by the City of Cambridge. This assistance may be used with first-time homebuyer mortgages sponsored through the State of Massachusetts in conjunction with private lenders. Twenty percent (20%) of the assistance amount will be forgiven each year after the date of closing provided the buyer continues to reside in the property as their primary residence.

The City will examine the capacity of each applicant to undertake and maintain homeownership as part of the application process. This will involve examining available

assets, credit, mortgage eligibility, and estimated percentage of gross income to be devoted to homeownership expense.

The City of Cambridge will advertise the program in its marketing materials and on its web site. In addition, the City will include the program as part of the curriculum for its monthly first-time homebuyer class. Marketing materials describing the program will be distributed to local lenders and real estate agents. The City will also include information about the program when marketing affordable homeownership units and when conducting regular outreach events advertising the various housing services offered by the City.

We will use ADDI funds to augment the resources used in the meeting of Objective #2 in the Affordable Housing Objectives section of this document. ADDI will be administered under the HOME program grant.

SUMMARY OF ADDI REGULATORY CITATIONS AND REFERENCES

Generally, requirements for HOME-assisted homebuyer projects apply to ADDI projects. However, there are some nuances in the ADDI statute that make the requirements differ slightly. Below is a summary of the HOME regulation sections that applies to ADDI. *Statutory source of requirements: National Affordable Housing Act of 1990 (NAHA).*

For more information please visit:

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/addi/index.cfm>

SUBPART E - PROGRAM REQUIREMENTS

- Private-public partnership (§ 92.200);
- Distribution of assistance (§ 92.201);
- Income determinations (§ 92.203);
- Pre-award costs (§ 92.212); and
- Matching contribution requirements of §§ 92.218 – 92.222 (apply only to FY 2003 ADDI funds).

SUBPART F - PROJECT REQUIREMENTS

- Maximum per-unit subsidy amount under § 92.250(a) applies to the total HOME and ADDI funds in a project;
- Property standards (§ 92.251);
- Affordability requirements (§ 92.254(a) and (c));
- If a project receives both HOME and ADDI funds, the total of HOME and ADDI funds in the project is used for calculating the period of affordability described in § 92.254(a)(4) and applied to resales (§ 92.254(a)(5)(i)) and recaptures (§ 92.254(a)(5)(ii)).

SUBPART H - OTHER FEDERAL REQUIREMENTS

- Federal and nondiscrimination requirements (§ 92.350);
- Environmental review (§ 92.352);
- Labor requirements (§ 92.354);
- Lead-based paint (§ 92.355);
- Conflict of interest (§ 92.356); and
- Consultant activities (§ 92.358).

SUBPART K - PROGRAM ADMINISTRATION

- HOME Investment Trust Fund under § 92.500, with the exception of paragraphs (c)(2) and (d)(1)(A);
- HOME Investment Partnerships Agreement (§ 92.501);
- Program disbursement and information system (§ 92.502);
- Program income, repayments and recaptured funds under § 92.503, except the program income and recaptured funds must be deposited in the participating jurisdiction's HOME investments trust fund local account and used in accordance with the HOME program requirements;
- Participating jurisdiction responsibilities and written agreements (§ 92.504);
- Applicability of uniform administrative requirements (§ 92.505);
- Audit (§ 92.506);
- Closeout (§ 92.507);
- Recordkeeping (§ 92.508), (sections relevant to homebuyer assistance); and

- Performance reports (§ 92.509).

On-line Resources

The following websites provide more information on the City of Cambridge, the City's Community Development Department, the CDBG, ESG and HOME programs, the Department of Housing and Urban Development and various organizations that the City partners with in establishing and executing its various programs:

The City of Cambridge

<http://www.cambridgema.gov/index.cfm>

Cambridge's Community Development Department (CDD)

<http://www.cambridgema.gov/~CDD/>

Cambridge's Department of Human Service Programs (DHSP)

<http://www.cambridgema.gov/DHSP2/>

U.S. Department of Housing and Urban Development (HUD)

<http://www.hud.gov/index.html>

The Commonwealth of Massachusetts

<http://www.mass.gov/>

Cambridge Housing Authority (CHA)

<http://www.cambridge-housing.org/chaweb.nsf>

Just A Start Corporation (JAS)

<http://www.justastart.org/>

Homeowner's Rehab, Inc. (HRI)

<http://www.homeownersrehab.org/>

Cascap, Inc.

<http://www.cascap.org/>

Center for Women & Enterprise

<http://www.cweboston.org/>

Monastero & Associates

<http://www.monasteroassociates.com/>